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ABSTRACT

A disproportionate share of the U.S. elderly population lives in nonmetro areas and has substantially more poverty than the metro elderly population. The nonmetro elderly's poverty rate was 21% in 1980 versus 13% for metro elderly, while median incomes were $4,111 versus $5,003. Lower personal incomes of the nonmetro elderly, regression analysis suggests, are explained more by their characteristics (such as low educational attainment, low occupational status, and not working) than by place of residence. Living without relatives or alone was the major factor contributing to poverty. Long-term care, welfare, and local planning to meet the elderly's needs take on added importance in rural areas where the Nation's trend toward a rapidly growing elderly population is exacerbated by lower incomes of nonmetro people. This report contains 27 references, 23 tables, and 9 figures. (Author/KS)

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United States Department of Agriculture

The Nonmetro Elderly

Economic and Demographic Status

Nina Glasgow

RC016930

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Abstract

A disproportionate share of the U.S. elderly population lives in nonmetro areas and has substantially more poverty than the metro elderly population. The nonmetro elderly's poverty rate was 21 percent in 1980 versus 13 percent for metro elderly, while median incomes were $4,111 versus $5,003. Lower personal incomes of the nonmetro elderly, regression analysis suggests, are explained more by their characteristics (such as low educational attainment, low occupational status, and not working) than by place of residence. Living without relatives or alone was the major factor contributing to poverty. Long-term care, welfare, and local planning to meet the elderly's needs take on added importance in rural areas where the Nation's trend toward a rapidly growing elderly population is exacerbated by lower incomes of nonmetro people.

Keywords: Elderly, income, living arrangements, marital status, nonmetropolitan, older population, poverty.

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Summary

A disproportionate share of the U.S. elderly population lives in nonmetro areas and has substantially more poverty than the metro elderly population. The nonmetro elderly's poverty rate was 21 percent in 1980 versus 13 percent for metro elderly, while median incomes were $4,111 versus $5,003.

Lower personal incomes of the nonmetro elderly, regression analysis suggests, are explained more by this population's characteristics (such as low educational attainment, low occupational status, and not working) than by place of residence. Living without relatives or alone was the major factor contributing to poverty.

These trends, drawn heavily from data in the 1980 *Census of Population*, underscore a growing need for long-term care, welfare, and local planning in nonmetro areas where older people are disproportionately concentrated. As national welfare reform is debated, policymakers might consider new ways to reduce income inequalities among persons in the country's fastest growing age group.

Among the report's findings:

- Nonmetro elderly formed 13 percent of the total nonmetro population in 1980, while the metro elderly constitued only 10.7 percent of the total metro population. The elderly constituted 11.3 percent of the Nation's population in 1980.

- The nonmetro elderly are concentrated in the South (43 percent) and the North Central regions (33 percent). The metro elderly are more evenly distributed among the North Central States, the Northeast, the South, and the West.

- The highest concentrations of elderly people are in rural villages of 1,000–2,499 population (15.4 percent) and small towns of 2,500-10,000 (14.7 percent). The lowest concentrations are in urban fringe areas (10 percent) and central cities (12 percent).

- Over 500 nonmetro counties far exceed the national average in the proportion of elderly, with one-sixth or more of their populations 65 years of age or more. They are concentrated in mostly agricultural areas of the Midwest from which many young people have moved, and in growing retirement areas of Texas and the Ozarks.

- Nearly 500 nonmetro counties had high net inmigration of people age 60 or more from 1970 to 1980. Between 1975 and 1980, more than a quarter million people of this age moved to nonmetro areas.

- Economic disparities are the most serious differences between nonmetro and metro elderly. The median income of nonmetro elderly persons was $4,111, while that of their metro counterparts was $5,003. The poverty rate of nonmetro elderly persons was nearly double that of the metro elderly: 21 percent compared with 13 percent.

- Nonmetro residence, when combined with other characteristics such as living alone, having little education, having more advanced age, and being black, appears to result in persistent poverty. The fact that high proportions of the elderly with these characteristics reside in nonmetro areas appears to account for the nonmetro group's higher incidence of poverty.

- Elderly women are poorer than elderly men, especially in nonmetro parts of the country: 24.7 percent of elderly nonmetro women versus 16.7 percent of nonmetro elderly men live below the poverty threshold. In metro areas, 15.3 percent of elderly women and 8.9 percent of elderly men live in poverty.

- The problems of aging are, to a large extent, the problems of women. Women live longer than men, outnumber men in their age cohort, are more likely to become widowed and to live alone than men, and yet must cope with problems of aging on more limited financial resources.

The Nonmetro Elderly
Economic and Demographic Status

Nina Glasgow*

Introduction

The U.S. population is an aging population, with rapid growth of the segment of people 65 years and over expected to continue through the year 2030. By then, the post-World War II "baby boom" generation will have reached retirement age. The number of elderly is expected to increase by 126 percent between 1985 and 2030, while the proportion of the Nation's elderly will likely grow from 12 percent to about 21 percent (*22*.)[1] Moreover, the elderly population has already increased steadily in size and in proportion throughout this century (*19*). Growth will simply continue a long-term trend.

The implications of a large and growing elderly population include changing consumer tastes, demands for more medical care, and pressures on Social Security and other Government transfer programs that mainly benefit older persons. Since most people retire by age 65, a large elderly population also means a large dependent population. With the majority of women of working age now in the labor force, questions have been raised as to who the providers of care for the elderly will be and how much it will cost families and society (*6*). The "baby boom" generation is so large that adequate plans are needed to meet the demands of that generation's retirement.

Social and economic inequities have existed historically between nonmetro and metro residents, with nonmetro older people being comparatively disadvantaged. In addition, characteristics of nonmetro and metro places impose varying conditions on their inhabitants. Differences in the size and density of communities, economic diversity, and income result in varying transportation needs, health care delivery systems, housing, and access to facilities and services. Such characteristics may translate into radically different quality-of-life factors for nonmetro and metro residents.

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[1] Italicized numbers in parentheses refer to items cited in References at the end of this report.

Geographical Classifications

A basic geographic distinction made in this report is that between metropolitan (metro) areas and nonmetropolitan (nonmetro) areas. *Metro* areas are large population centers of at least 50,000 people with adjacent communities that have a high degree of metropolitan character and are socioeconomically integrated with the population center. *Nonmetro* areas are all counties not in a Metropolitan Statistical Area (MSA)[2], or, as in New England, are all cities, towns, and other minor civil divisions not located in such an area.

Another basic distinction is that between rural and urban locales. *Rural* means all territory lying in the open country, or places with fewer than 2,500 inhabitants that are outside of urbanized areas. *Urban* places are all places of 2,500 inhabitants or more, plus densely settled fringe portions of urbanized areas. An *urbanized area* comprises an incorporated place and adjacent densely settled territory that together have a minimum population of 50,000. The adjacent densely settled territory must be connected by a road and have at least 1,000 inhabitants per square mile.[3]

[2] MSA's are generalized to county lines, except that in the 1980 census Public Use Microdata Sample (PUMS) file used in this report those in New England are delineated along city, town, and other minor civil division lines. For outlying counties, qualifying levels of integration are measured by worker commuting patterns to the metro area. Metro character is measured by standards of population density, urbanization, and population growth rate.

[3] A more detailed discussion of the terms rural, urban, and urbanized area can be found in Appendix A: Number of Inhabitants, *1980 Census of Population*.

Needs of nonmetro people are often overshadowed by the needs of metro residents, since three-fourths of the U.S. population lives in and near large cities. Approximately 7.5 million older people live in nonmetro areas, however, and these elderly constitute a higher proportion of the nonmetro total population than older people do of the metro total population. It is only by understanding the characteristics of the Nation's older people that policies and programs can be tailored to fit the needs unique to each geographic group.

This report, therefore, compares the demographic, social, and economic characteristics of older people living in nonmetro areas with those living in metro areas. By use of the tools of regression analysis, it also presents findings on the extent to which the place of residence accounts for the economic well-being of older people compared with other factors. Data are mainly from the *1980 Census of Population*, the latest available source.

Residence

Where do the elderly reside? Nonmetro residents 65 years of age and over totaled 7,425,000, or 13 percent of the entire 1980 nonmetro population (table 1). Metro elderly numbered 18 million and constituted a smaller proportion, 10.7 percent, of the total metro population. Though nonmetro and metro counties may contain both rural and urban territory, the percentage of residents in nonmetro areas generally is highest in villages with fewer than 2,500 inhabitants and lowest in large towns and the open countryside.

Table 1—Elderly a larger share of nonmetro population than metro population in 1980

Place of residence	U.S. elderly 65 years of age or more	
	Thousands	*Percent*
Total U.S. elderly:		
Number	25,549	NA
Percentage of U.S. population	NA	11.3
Nonmetro:		
Number	7,425	NA
Percentage of nonmetro population	NA	13.0
Metro:		
Number	18,124	NA
Percentage of metro population	NA	10.7

NA = Not applicable.

Source: U.S. Department of Commerce, Bureau of the Census, *General Population Characteristics, U.S. Summary, 1980 Census of Population*, table 43, page 27.

Older people made up a higher proportion of the urban than rural population in 1980 (11.4 percent versus 10.9 percent) (table 2). Within urban territory, however, small towns of 2,500–10,000 people have the highest concentration of older inhabitants (14.7 percent). In addition, older people were most highly clustered in rural villages of 1,000–2,499 people (15.4 percent).

The main reason that rural villages and small towns have become the primary residences of older Americans is that younger people have sought job opportunities in large urban centers as older populations were left behind (*4*). And farmers, who commonly move into town after they retire, reduce the rural farm population while swelling village and smalltown populations with persons 65 years of age and over. Older people settle least in urban fringe areas, making up only 10 percent of the ranks of suburbanites.

Regional Residence Patterns

Differing retirement and settlement patterns mean that the concentrations of elderly people vary considerably from region to region. The older population of metro areas range from 19 percent in the

Table 2—Elderly concentrated in rural villages and small towns in 1980

Type of locale	U.S. elderly 65 years of age or more	
	Thousands	*Percent*
Urban:		
Inside urbanized areas—		
Central cities	8,015	12.0
Urban fringe	7,182	10.0
Outside urbanized areas—		
Places with 10,000 or more residents	1,737	12.9
Places with 2,500-10,000 residents	2,112	14.7
Total	19,046	11.4[1]
Rural:		
Places with 1,000-2,499 residents	1,085	15.4
Other rural	5,418	10.3
Rural farm	712	12.7
Total	6,503[2]	10.9[1]
Total U.S. elderly	25,549	N/A
Elderly as percentage of entire U.S. population	N/A	11.3

N/A = Not applicable.

[1] Percentages are the proportion of elderly to total population within each category.

[2] The rural farm category is a subcategory of both "places of 1,000–2,499" population and "other rural." Places of 1,000–2,499 and other rural add to the total for rural.

Source: U.S. Department of Commerce, Bureau of the Census, *General Social and Economic Characteristics, U.S. Summary, 1980 Census of Population, table 98, page 67.*

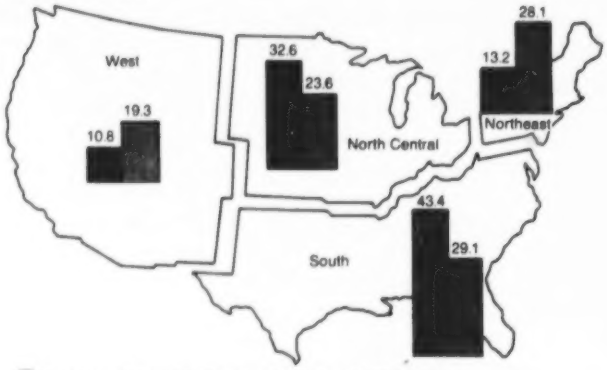
West to 29 percent in the South (fig. 1). Older persons in nonmetro areas are much more concentrated: 43 percent live in the South, 11 percent reside in the West, and 13 percent live in the Northeast.

The South has the highest concentration of elderly people in both metro and nonmetro areas (see fig. 1). This phenomenon is partly a result of a major retirement movement to the warm South. The South and the Midwest have high concentrations of older people in their nonmetro areas because of the historic outmigration of young people who sought more plentiful jobs in cities.

In the South and Midwest, elderly people are rather evenly distributed among metro and nonmetro areas. Nearly 40 percent in each of these regions live in nonmetro areas. Fewer than 20 percent of the elderly in the Northeast and West, however, are nonmetro inhabitants (table 3). Although the United States is largely an urban society, older people are heavily concentrated in nonmetro counties in two regions of the country.

Older people are most concentrated in rural villages of 1,000–2,499 residents and small towns of 2,500–10,000 inhabitants.

Figure 1
Rural elderly concentrated in South, North Central regions in 1980



Source: U.S. Department of Commerce, Bureau of the Census, *General Population Characteristics, U.S. Summary, 1980 Census of Population*, table 55

Table 3—Regional distribution of population 65 years of age or more, 1980

Region	Nonmetro		Metro	
	Thousands	*Percent*	*Thousands*	*Percent*
United States	7,425	29.1	18,125	70.9
Northeast	978	16.1	5,094	83.9
North Central	2,421	36.2	4,271	63.8
South	3,221	38.0	5,267	62.0
West	804	18.7	3,494	81.3

Source: U.S. Department of Commerce, Bureau of the Census, *General Population Characteristics, U.S. Summary, 1980 Census of Population*, table 55, pages 68, 74, 80, and 86.

Residence Type

Higher proportions of older people in metro areas live on city or suburban lots (93–95 percent depending on age) than do those in nonmetro areas (67–80 percent depending on age), as would be expected.[4] Nonmetro elders, conversely, are more likely than older metro inhabitants to live on rural nonfarm and rural acreage lots (table 4).

The majority of both metro and nonmetro older people are city or suburban dwellers, inasmuch as the United States is primarily a society of intown residents. Moreover, with advancing age, older people from all locales increasingly move away from residences with acreage toward city and suburban residences which have less land to maintain.

[4] The 1980 census allows researchers to show the proportions of older people in both metro and nonmetro areas living on city or suburban lots or on tracts of less than 1 acre, and on rural nonfarm or farm tracts of 1 acre or more. Much metro territory falls outside of cities and suburbs, but it is often difficult from available data sources to determine exact proportions. In addition, it is often difficult to identify distributions of the nonmetro population by residence.

Why the Interest?

The older population of the United States has steadily and rapidly grown throughout the 20th century. An aging society raises a number of policy questions as to where and what kinds of programs should be targeted to serve the Nation's elders. What kinds of budgetary constraints and problems will be encountered with larger age-dependent populations? Who will make up the work force? What conditions will exist in communities that become highly age-segregated? The trend toward heavy concentrations of older people has already arrived in some communities. Not all of these questions can be answered from available data. What can be shown, however, is where America's older population is concentrated. Broad policy implications can be inferred from this information.

Growth and Change in America's Elderly Population

Changes in the age structure of a specific population, such as a county population, are affected by basic demographic processes encompassing natural population increase (births minus deaths) and net migration (the difference between the number of people moving into an area and the number moving out). When the focus is on aging, a careful look must be taken at the change in the percentage of persons age 65 years or more. Those changes reflect not only elderly net migration and natural increase, or aging-in-place, but also net migration and natural increase of people under 65 years of age (*4, 15*). These indicators show where nonmetro older people are concentrated and where most rapid growth has taken place.

The nonmetro elderly population grew dramatically during the last three decades. Growth rates were highest in the 1970's, when the nonmetro elderly population increased by 25 percent. Growth rates were lower in the 1960's (15 percent) and 1950's (13 percent). Nonmetro growth rates were higher than metro growth rates in each decade.

The kinds of residential properties on which the elderly live vary more from one region to the next among the nonmetro elderly, but regional differences are only slight among the metro elderly (table 4). For example, the nonmetro elderly in the South are much less likely than older nonmetro residents of other regions to live in town (65 percent versus 75 percent). The South had the highest proportion of nonmetro older residents in rural nonfarm areas (28 percent). The Northeast ranked second, with 24 percent of its older nonmetro population residing on rural nonfarm lots. Comparatively few northeasterners (less than 2 percent) are rural farm residents. The North Central region had the highest proportion (almost 11 percent) of nonmetro older people living on farms. The South and West were nearly equal in proportions of older farm residents: 7.5 percent and 6 percent, respectively.

Metro older people in all regions reside predominantly in residences set on city or suburban lots (see table 4). The only regional differences among the older metro population are the slightly greater tendency of southerners to live in rural nonfarm areas (over 7 percent compared with less than 5 percent in other regions) and of elderly metro people in the North Central States to be rural farm residents. At 2.2 percent, the elderly metro inhabitants of the North Central States are more than twice as likely as metro elderly residents of other regions to live on farms.

Table 4—Residential environments of elderly 65 years of age or more, 1980

Item	Residence type			
	City/ suburban lot[1]	Rural non-farm	Rural farm	Total
	Percent[2]			*Thousands*
Elderly living in metro areas according to age:				
65–74 years	93.4	5.5	1.1	11,030
75–84 years	94.3	4.8	.9	5,581
85+ years	94.8	4.3	.8	1,540
Elderly living in nonmetro areas according to age:				
65–74 years	67.0	24.2	8.9	4,583
75–84 years	74.6	19.5	5.8	2,206
85+ years	79.8	15.3	4.9	642
Elderly living in metro areas according to region:[3]				
Northeast	95.4	4.4	.4	5,121
North Central	92.9	4.9	2.2	3,831
South	91.8	7.2	1.0	4,816
West	96.3	3.2	.5	3,538
Elderly living in nonmetro areas according to region:[3]				
Northeast	74.4	23.8	1.8	984
North Central	74.2	15.1	10.7	2,406
South	64.6	27.9	7.5	3,269
West	77.5	16.4	6.1	769

[1] Includes places of less than 1 acre.
[2] May not total 100 due to rounding.
[3] A total of 1,164,000 inhabitants could not be classified by region because residence was in a metro area that crossed regional boundaries.

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

sulted from aging-in-place; outmigration of younger people from agriculture-based, mining-based, and low-income counties; and net migration of older people from metro to nonmetro counties, primarily counties rich in recreational amenities and scenic beauty (*4*).

National and Regional Trends

The elderly population age 65 or more grew nationwide and in all four regions in 1970–80. Moreover, this group grew faster than the population of adults in their middle years (20–64 years) or of youths (under 20 years) (table 5). The elderly population increased by 26.8 percent, while the proportion of adults in their middle years moved up by 21.5 percent. The youth population, meanwhile, declined by 6.2 percent during that decade. The proportion of elderly residents in nonmetro counties grew by 28 percent, while that of metro counties rose by 26 percent. The nonmetro elderly population grew 12.5 percent faster than that of nonmetro adults in their middle years. The metro elderly population, however, grew almost 20 percent faster than that of metro adults in their middle years.

The elderly population swelled most rapidly in the South, where it grew by 40 percent, and in the West, where it rose by 38 percent. Growth patterns in these two regions were similar regardless of whether an area was metro or nonmetro. Much of that rapid population growth in the South and West resulted from older people migrating into the Sunbelt.

The female population age 65 and over grew faster than that of its male counterpart in every region and in the United States as a whole (table 6). Except in nonmetro areas of the West, the fastest growth in the older female population was among those 85 years of age or more, the so-called "oldest old." In the West, nonmetro women in the 70- to 74-year-age class had the highest growth rate, reflecting the somewhat lower median age of the West's female population compared with other regions. The older female population increased much faster in the South and West than in the Northeast and North Central regions. The nonmetro female population age 65 and over grew slightly faster than its metro counterpart.

The fastest growing segment of the older male population both nationwide and in metro counties between 1970 and 1980 was the 65- to 69-year-age group (see table 6). Nonmetro older males, by a slight margin, showed fastest growth in the 70- to 74-year-age group. These differences between men and women indicate men's higher mortality and women's greater longevity. The older male population's growth pattern resembled that of

Table 5—U.S. population growth, 1970–80

Region and age group	Total		Metro		Nonmetro	
	Thousands	*Percentage change*	*Thousands*	*Percentage change*	*Thousands*	*Percentage change*
United States	23,333	11.5	15,981	10.3	7,351	15.1
Youth (<20 years)	-4,792	-6.2	-4,602	-7.9	-191	-1.0
Adult middle years (20–64 years)	22,729	21.5	16,788	20.5	5,940	24.6
Elderly (65+ years)	5,397	26.8	3,794	26.3	1,602	28.1
Northeast	90	.2	-618	-1.4	708	12.6
Youth	-2,834	-16.0	-2,729	-17.5	-103	-4.9
Adult middle years	2,072	7.9	1,454	6.3	617	21.7
Elderly	852	16.4	657	14.5	195	29.4
North Central	2,299	4.1	1,102	2.7	1,107	7.5
Youth	-2,742	-12.5	-2,291	-14.4	-452	-7.4
Adult middle years	4,490	14.2	2,781	13.2	1,310	16.8
Elderly	951	16.6	612	16.8	339	16.3
South	12,579	20.0	8,910	21.5	3,669	17.2
Youth	290	1.2	198	1.2	93	1.1
Adult middle years	9,873	30.4	7,121	32.6	2,751	25.9
Elderly	2,416	39.9	1,591	43.4	825	34.5
West	8,364	24.0	6,586	22.7	1,778	30.7
Youth	493	3.7	221	2.0	272	11.7
Adult middle years	6,693	36.3	5,431	34.9	1,262	43.5
Elderly	1,177	37.9	934	36.7	293	43.5

Source: U.S. Department of Commerce, Bureau of the Census, summary tape file 3, 1980.

women: growth rates were considerably higher in the South and West than in the Northeast and North Central regions.

Of all the elderly, the group 85 years of age or more is growing most rapidly. This trend indicates the growing need for facilities and financing of long-term care for this group, since it is among the oldest of the elderly that infirmity and widowhood are highest.

Nonmetro Trends

Among the regions of the country, the proportion of older people differs widely. In over 500 nonmetro counties, people 65 years of age or more

Table 6—U.S. elderly population growth, 1970–80

Region, sex, and age	Total			Metro			Nonmetro		
	1980	Amount change, 1970–80		1980	Amount change, 1970–80		1980	Amount change, 1970–80	
	---Thousands---		Percent	---Thousands---		Percent	---Thousands---		Percent
United States:									
Male 65+	10,263	1,825	21.6	7,185	1,262	21.3	3,077	563	22.4
65–69	3,881	768	24.7	2,748	538	24.3	1,133	231	25.6
70–74	2,860	540	23.3	1,990	352	21.5	869	188	27.6
75+	3,522	517	17.2	2,447	372	17.9	1,075	145	15.6
Female 65+	15,236	3,572	30.6	11,015	2,531	29.8	4,222	1,040	32.7
65–69	4,887	1,008	26.0	3,540	707	25.0	1,348	303	29.0
70–74	3,963	834	26.7	2,858	564	24.6	1,105	271	32.5
75+	6,386	1,729	37.1	4,617	1,263	37.7	1,769	466	35.8
Northeast:									
Male 65+	2,364	237	11.1	2,011	168	9.1	353	69	24.3
65–69	900	115	14.6	768	86	12.7	131	29	28.4
70–74	648	57	9.6	548	37	7.2	100	20	25.0
75+	816	64	8.5	693	45	6.8	122	20	19.6
Female 65+	3,699	616	20.0	3,192	489	18.0	506	127	33.5
65–69	1,168	153	15.1	1,009	115	12.9	159	38	31.4
70–74	952	108	12.8	819	76	10.2	133	31	30.3
75+	1,578	354	28.9	1,364	297	27.8	214	57	36.3
North Central:									
Male 65+	2,680	257	10.7	1,663	159	10.6	1,017	98	10.8
65–69	987	124	14.4	634	81	14.6	353	43	13.9
70–74	731	71	10.8	452	39	9.4	279	32	13.0
75+	962	62	6.9	577	39	7.2	385	23	6.4
Female 65+	4,005	692	20.9	2,601	452	21.0	1,404	240	20.6
65–69	1,232	183	17.4	819	122	17.5	413	60	17.0
70–74	1,016	138	15.7	663	87	15.1	353	51	16.9
75+	1,757	371	26.8	1,119	242	27.6	638	129	25.3
South:									
Male 65+	3,433	870	34.0	2,093	575	37.9	1,340	296	28.4
65–69	1,305	330	33.8	799	215	36.8	506	115	29.4
70–74	983	273	38.5	597	172	40.5	386	101	35.4
75+	1,145	267	30.4	697	188	36.9	448	80	21.7
Female 65+	5,037	1,546	44.2	3,159	1,015	47.3	1,877	529	39.2
65–69	1,671	439	35.6	1,045	285	37.5	626	153	32.3
70–74	1,352	417	44.6	847	267	46.0	504	149	42.0
75+	2,014	690	52.1	1,267	463	57.6	747	227	43.7
West:									
Male 65+	1,785	458	34.5	1,418	359	33.9	367	100	37.5
65–69	688	197	40.1	546	154	39.3	142	43	43.4
70–74	498	138	38.3	393	104	36.0	105	35	50.0
75+	599	123	25.8	479	101	26.7	120	22	22.4
Female 65+	2,496	719	40.5	2,060	575	38.7	436	144	49.0
65–69	816	235	40.4	666	184	38.2	150	51	51.5
70–74	643	172	36.5	528	132	33.3	115	40	53.3
75+	1,037	312	43.0	866	259	42.7	171	53	44.9

Source: U.S. Department of Commerce, Bureau of the Census, summary tape file 3, 1980.

constitute nearly 17 percent of the entire population and, in 178 of those counties, the proportion exceeds 20 percent (fig. 2). Nonmetro counties with high proportions of older people are concentrated in the central part of the Nation, from Minnesota and North Dakota south through the Plains States to Texas. The proportions are high in agricultural areas of this band of counties because of historic outmigration of young people seeking jobs elsewhere as the number of farms declined. Significant aging-in-place occurred in many agricultural areas (*15*). In other places, such as the Ozarks and the Texas hill country, the population has become older chiefly because retired people moved in. Counties with high percentages of older people are much more common in nonmetro areas than in metro areas, yet metro areas have better services for older people.

Retirement Counties. Many older people moved to nonmetro areas in the last two decades. From 1975 to 1980, a net of 275,000 people 60 years old or over joined that migrant stream (table 7). Nearly all of them were 60 to 74 years of age. After age 74, as many people moved from nonmetro areas as to them. Declining health and widowhood are often the events precipitating a move

Table 7—Elderly migration patterns, 1975–80

Migrant/ residency status[1]	Age			
	60–64 years	65–74 years	75+ years	Total
	Thousands			
Metro-to-metro	234	317	147	698
Nonmetro-to-metro	108	186	129	423
Net gain, metro-to nonmetro	126	131	18	275
Nonmetro-to-nonmetro	392	683	514	1,589
Nonmetro nonmigrants	2,175	3,728	2,306	8,209

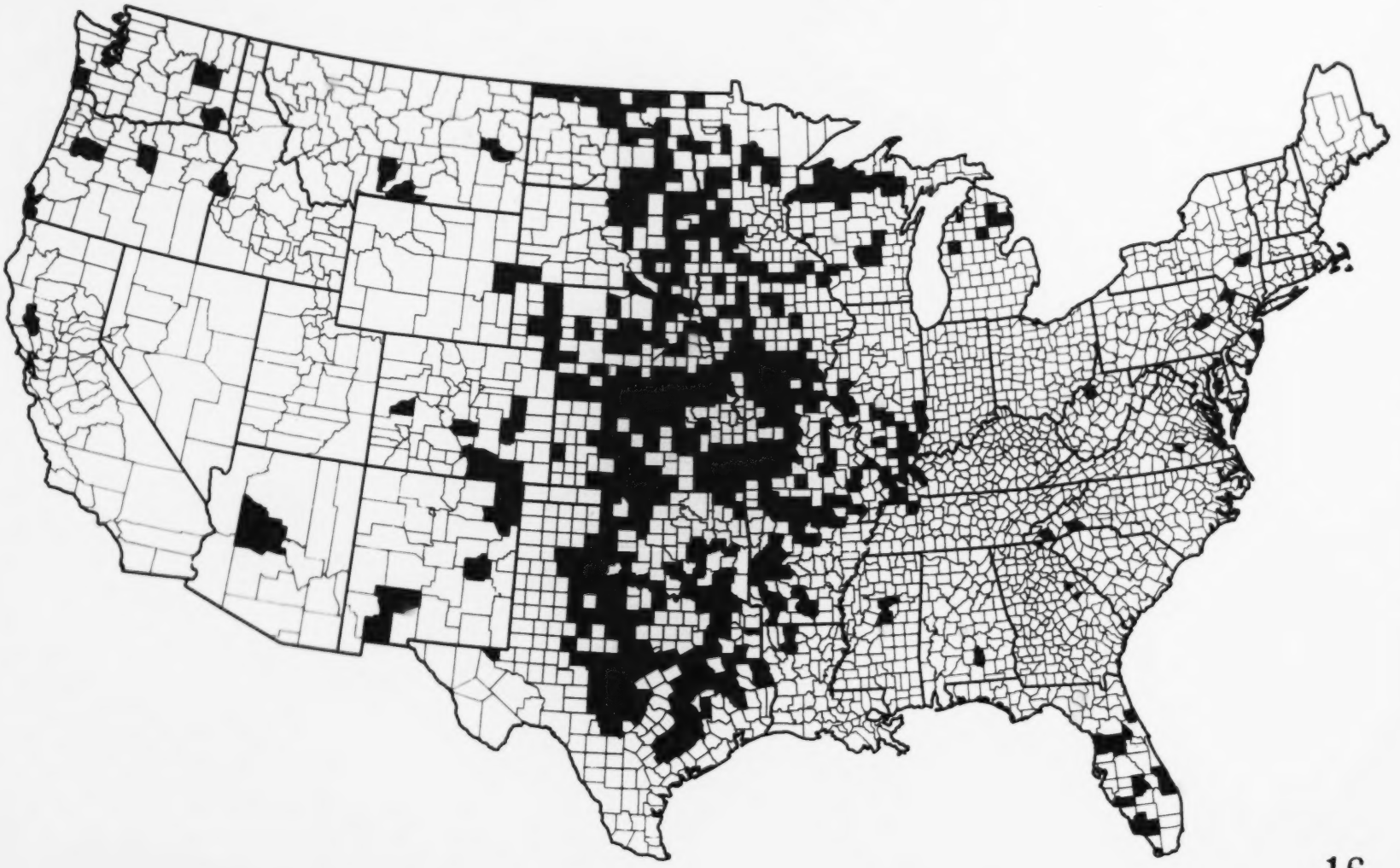
[1] Migrant status was determined by whether persons changed county of residence between 1975–80.

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

Many elderly moved to nonmetro areas in the last two decades. Past the age of 74, many will be forced by declining health and widowhood to move nearer the services and facilities of large urban centers or nearer their children.

Figure 2

Nonmetro counties with high percentage of people age 65 years and over, 1980[1]



15

16

16.7 percent or more of population 65 years and over

1/ The nonmetro county of Kalawao, Hawaii, which has a high percentage of elderly 65 years old and over, was omitted from this map.
Source: *1980 Census of Population*.

nearer the services and facilities of large urban centers or nearer children.

Nonmetro retirement counties, the nearly 500 rural and smalltown counties that swelled from inmigration of the older population (fig. 3), are scattered more widely around the country than are counties with high proportions of older people. (Rapid growth of a county's elderly population does not necessarily lead to high concentrations, if the number of younger people also grows.) Many retirement counties in the West, the Southeast (except Florida), and northern Michigan, for example, attract younger people, and their populations have not become disproportionately old. Recreational development in these areas may have provided economic incentives for younger newcomers (*12*).

Nonmetro retirement counties tend to be high in recreational opportunities, scenic beauty, and other outdoor amenities that attract older retirees of metro origin. Such elderly newcomers are drawn to rural and smalltown life and often have friends, relatives, or property in areas to which they move (*9*). Older migrants from metro areas seem more inclined to seek residence in the open country than older rural natives, who are more likely to live in town. By moving to countryside residences, however, many of these retirees have placed themselves at a disadvantage in community services and facilities. As they grow older, they may be forced to move again to more urbanized environments where essential services are more accessible.

Nonmetro retirement counties are high in recreational opportunities and scenic beauty, features that attract retirees of metro origin.

Post-1980 change in nonmetro population shows nonmetro retirement counties still growing as a class, and growing four times faster than other nonmetro counties (table 8). Retirement counties captured more than one-half of the population growth in nonmetro areas from 1980 to 1985. This trend indicates the continuing importance of retirees as a source of nonmetro population growth.

Marital Status and Living Arrangements

Older people's ability to cope with health, income, and other changes that accompany old age are greatly enhanced or diminished by their marital status, living arrangements, and the presence or absence of family. Married older people and those living in family households are usually more financially secure than the unmarried and others living alone (*10, 19*). Elderly people's marital status and living arrangements may also determine whether or not they have help they need for the tasks of daily living.

Marital Status

The greater longevity of women in the United States and women's tendency to marry men somewhat older than themselves mean that older peo-

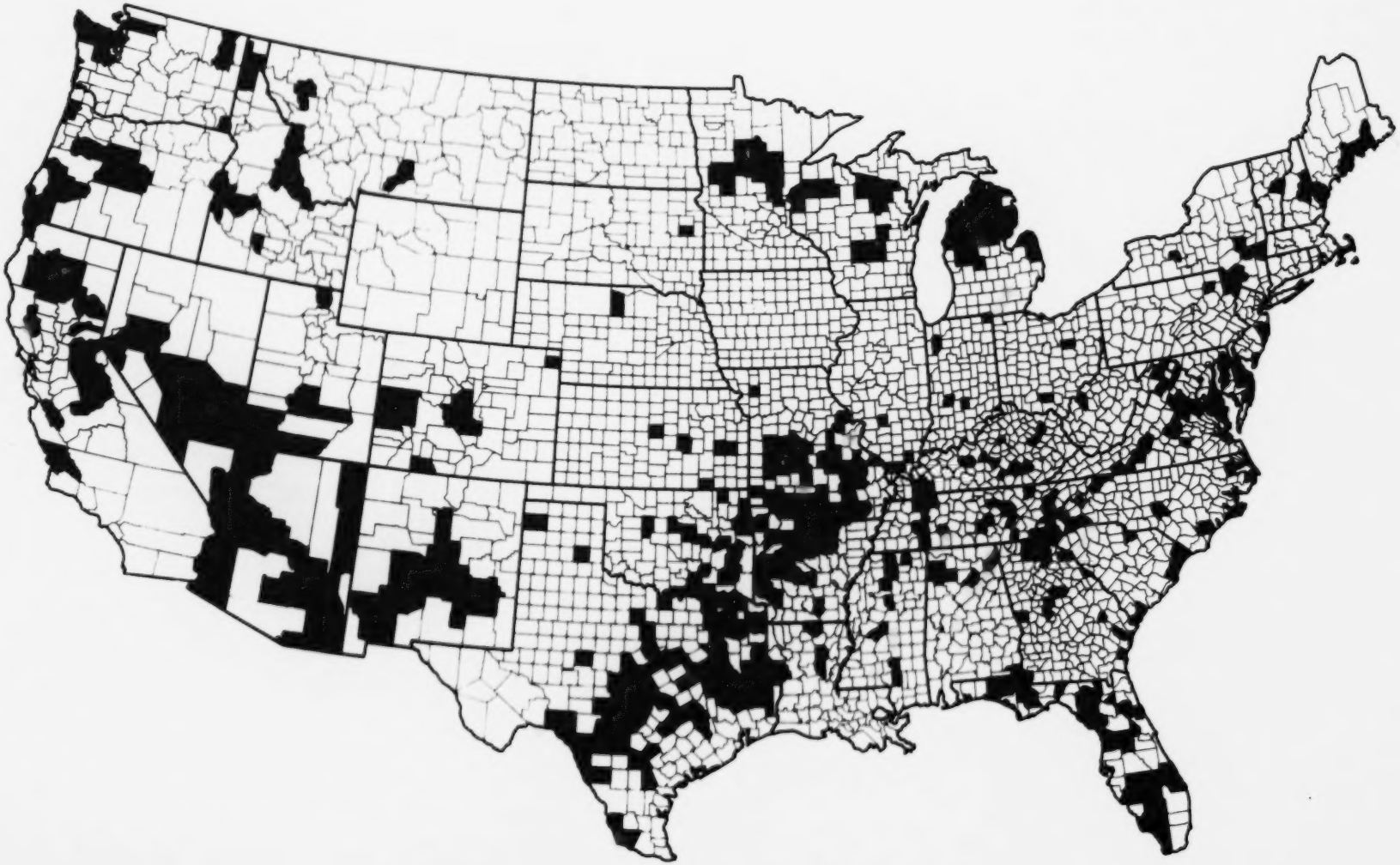
Table 8—Demographic change in retirement counties, 1980–85

County type	Counties	Population 1980	Population 1985	Change
	Number	*----Thousands----*		*Percent*
Retirement	481[1]	11,471	12,575	9.6
Other nonmetro	1,902	42,957	43,896	2.2
Total nonmetro	2,383	54,428	56,471	3.8

[1] The number of nonmetro retirement counties dropped after 1980 as some counties were reclassified from nonmetro to metro status.

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Unpublished Data, 1985.

Figure 3
Nonmetro retirement counties, 1980[1,2]



Retirement county

1/ Nonmetro retirement counties are those in which the population 60 years and over grew by at least 15 percent from immigration during 1970-80.
2/ Nonmetro retirement counties of Matanuska-Susitna, Alaska, and of Maui and Hawaii, Hawaii, were omitted from this map.

ple's marital status varies greatly by sex and age. Eighty-two percent of men in nonmetro areas are married at the age of 65–74, as are 80 percent of metro males in that age group. By contrast, only 52 percent of women in nonmetro areas and 47 percent of women in metro areas in the same age group are married (fig. 4). Among those age 75–84, the large majority of nonmetro and metro men are still married (70 percent and 67 percent, respectively), but only about a quarter of women are married (29 percent versus 23 percent for nonmetro and metro women). Most women are widows by the time they are 75–84 years old.

Even among the oldest old (those 85 years of age and more), men are just as likely to be married as unmarried (53 percent of nonmetro men and 48 percent of metro men are married). Among those 85 years of age or more, however, 34 percent of nonmetro men and 43 percent of metro men are widowed, which is a sizable increase over other groups of older men. By the time women reach 85 years of age, 80 percent are widows, and a higher proportion of them live in nonmetro than metro areas. If men become widowed during old age, their potential for remarriage is high because they are outnumbered by elderly women and, perhaps, because it is socially acceptable for elderly men to marry younger women. In contrast, older widowed women have few potential mates. Relatively few elderly people of either sex are divorced, separated, or were never married.[5]

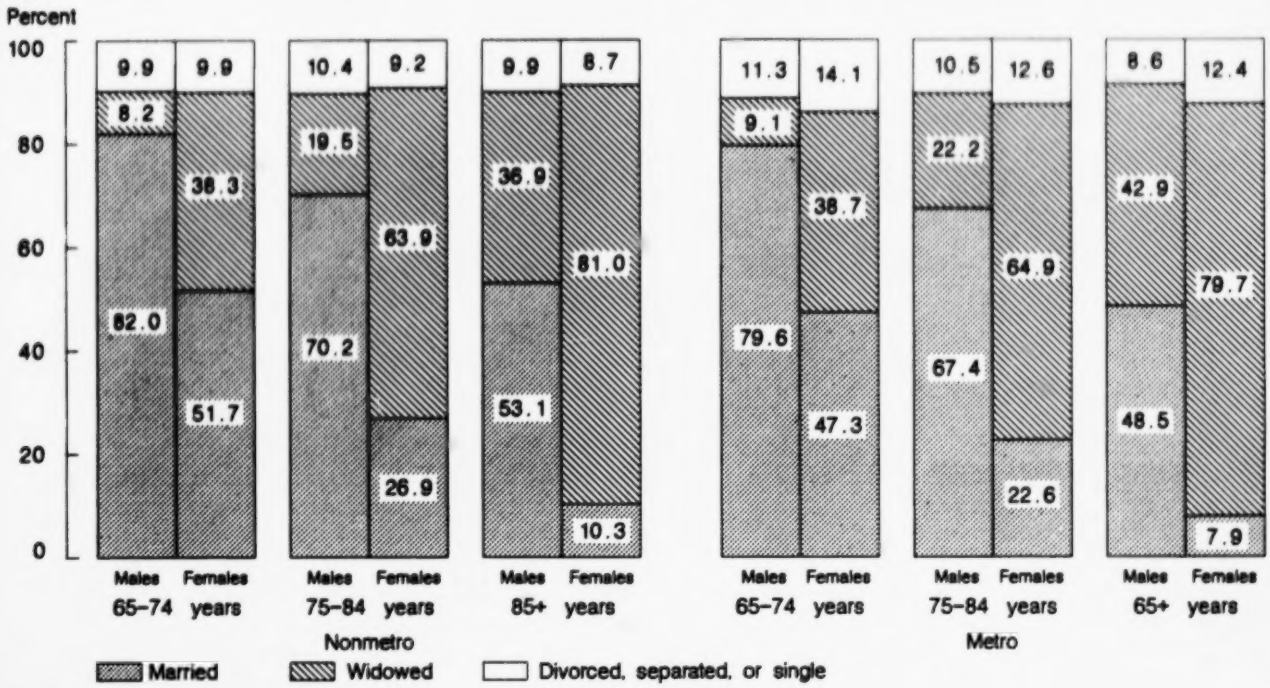
Among the elderly, the ratio of men to women is higher in nonmetro areas than in metro areas. Men's dominance in agriculture and other resource-based industries (industries based primarily in nonmetro areas) influences that ratio more in rural than urban areas (*8*). The more even ratio of men to women among rural and small-town older people contributes to the higher proportions of married couple households there, thus promoting more stable family and social relationships.

Living Arrangements

Most elderly people prefer to live independently, either as head of a household, with a spouse, or alone (*2, 3, 18*). Nonetheless, widowhood, infirmities that accompany old age, and the need for help when too little is available make nursing

[5] Nonmetro figures tend to be slightly lower than metro figures for both women and men, except for men 85 years of age and more.

Figure 4
Marital status of elderly by age, sex, and place of residence, 1980[1]



1/ Totals do not add to 100 due to rounding.
Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

home living necessary for a significant number of elderly people.

In 1980, three-fourths of those 60–74 years of age in nonmetro areas lived in family households, usually with a spouse (table 9). Among those 75 years of age or more, only one-half lived with a spouse or other relative, usually because of widowhood. A third lived alone. Institutionalization increases considerably with advancing age. At any one time, however, only a small proportion of the elderly lives in institutions. Fewer than 2 percent of older people 60–74 years old were institutionalized patients in 1980, yet more than 11 percent of those 75 years of age and more were living in institutions that year. Well over nine-tenths of nonmetro elderly people who live in institutions are in homes for the aged. Although such places are commonly termed "nursing homes," only about one-fourth of the nonmetro elderly in homes for the aged are in facilities that report offering nursing care.

As a generation, the elderly differ in ages by as much as 30 years. Thus, only when looked at as various age groups that constitute the generation can a comparison be made of the diverse living arrangements of the groups. From these comparisons, certain groups emerge as more independent. Table 10 presents a detailed breakout of the living arrangements of the elderly population according to age, sex, and place of residence. The group 85 years of age or more was examined indepth because it is the fastest growing, although smallest, segment of older people.

Table 9—Living arrangements of the elderly, 1980

Living arrangements	Nonmetro	Metro
	Thousands	
Persons 60–74 years of age:	7,251	18,475
	Percent	
Living in family households	76.7	75.2
Living with nonrelatives	1.4	2.3
Living alone	20.2	20.7
Living in institutions	1.7	1.8
	Thousands	
Persons 75 years of age or more:	2,893	7,015
	Percent	
Living in family households	52.1	53.3
Living with nonrelatives	1.6	2.4
Living alone	34.6	33.0
Living in institutions	11.7	11.3

Source: U.S. Department of Commerce, Bureau of the Census, *General Social and Economic Characteristics, U.S. Summary, 1980 Census of Population*, table 98.

The data generally show that the living arrangements of nonmetro and metro older people are similar, with one important difference. More nonmetro elderly people live as married couples, while metro elderly people more frequently live with relatives other than a spouse or with nonrelatives (fig. 5).

Until they reach age 85, the majority of both nonmetro and metro men are the heads of family households (see table 10). Even past age 85, men are most commonly the heads of family households (49 percent of nonmetro men and 44 percent of metro men). Significant proportions of men 85 years of age and more also live alone, in institutions, or as a relative of the household head.

Residing as the spouse of household head is the most common living arrangement of both nonmetro and metro women age 65–74 (49 percent and 43 percent), but a third of all women in this age group live alone (see table 10). Once women have reached 75 years of age, they are most likely to live alone (see fig. 5). Among women 85 years of age and more, the highest proportions of both nonmetro and metro women live alone, in institutions, or as a relative of the household head, in that order. More than one-fourth of all women in this age group are institutionalized.

The majority of elderly people fall into two marital status categories: married or widowed. It is especially important, consequently, to show the extent to which these two groups differ in their living arrangements and how the patterns differ in metro and nonmetro areas. Most important, data indicate that health and financial conditions permit a large majority of married older people (more than 95 percent counting heads of households and spouses) to live independently. Both nonmetro and metro married elders largely report "head of family household" (56 percent nonmetro and 55 percent metro) or "spouse of head" of household (41 percent nonmetro and 40 percent metro) as their living arrangement (table 11). Next in importance among married older people, though the percentages are small, are those living as nonspousal "relative of head" of household and as patients in institutions.

Widowed older people, by contrast, are most likely to live alone. Sixty-three percent of non-

metro residents and 57 percent of metro residents live alone. About 13 percent each of nonmetro and metro widowed elderly are heads of family households. Such a household would have a grown child, a sibling, or other relative living in the older person's household. Seventeen percent of metro and 12 percent of nonmetro widowed older people are living as "other relatives of head" of household. Included in this category are older persons who have moved into the households of their adult children or that of a sibling. The widowed elderly are much more likely than the married elderly to be patients in nursing homes and other institutions.

Living arrangements of widowed elderly persons differ somewhat among nonmetro and metro residents. For instance, the widowed elderly in nonmetro areas are more likely than their metro counterparts to live alone, while the widowed elderly of metro areas are more likely to live as "other relatives of head" of households. Common stereotypes of rural and smalltown older people are that they have more extensive social networks and are more likely to live in households of extended family than are the urban elderly. These data, however, show a different pattern: it is the urban-dwelling adult offspring or other relative who is more likely to share his or her household with an elderly person. That the rural elderly are more likely to own their own homes may account for their greater tendency to live alone (*10*). Home ownership is probably advantageous for people maintaining an independent household, often a preferred lifestyle of older people.

Summary. The living arrangements of the widowed elderly are more varied than those of the married elderly. Moreover, a loss of independent living results for about one-third of those widowed: the proportions living as nonspousal relatives of heads of households, in institutions, and as heads or members of nonfamily households all increase. The major difference in living arrangements of widowed older people is the greater tendency of metro inhabitants to live in family households with relatives other than a spouse. Conversely, older nonmetro widows and widowers are more likely to live alone. Among all elderly, the main residence-related difference is

Table 10—Living arrangements of the elderly 65 years of age and more, 1980, selected characteristics

Living arrangements	Metro males			Nonmetro males			Metro females			Nonmetro females		
	65–74 years	75–84 years	85+ years	65–74 years	75–84 years	85+ years	65–74 years	75–84 years	85+ years	65–74 years	75–84 years	85+ years
	Thousands											
Total	9,456	4,065	879	4,152	1,710	401	12,604	7,097	2,220	5,014	2,703	882
	Percent											
Living in households:												
Head of household—												
Head of family	76.5	62.8	43.9	80.1	67.1	49.1	9.8	10.2	8.5	9.3	8.1	10.2
Head of nonfamily	.9	.8	.7	.5	.5	.5	1.3	1.3	1.4	.8	.9	.2
Single-person household	11.8	18.5	20.0	10.8	17.7	19.5	33.0	44.0	32.9	32.9	47.1	36.5
Nonhead of household—												
Spouse of household head	3.2	3.9	2.4	2.9	3.2	2.0	43.4	19.3	5.2	48.7	24.3	7.7
Other relative of head	4.3	7.1	14.9	2.8	5.4	10.7	8.9	14.9	23.9	5.5	10.2	14.5
Nonrelative of head	1.3	1.4	2.3	.7	.4	1.2	1.0	1.3	.9	.6	.8	.8
Living in institutions:												
Patient	1.6	4.9	15.0	2.0	5.3	15.7	2.1	8.0	25.3	1.9	8.3	28.5
Resident	.4	.5	.8	.1	.5	.7	.5	.9	1.8	.3	.3	.7
Total, households and institutions	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

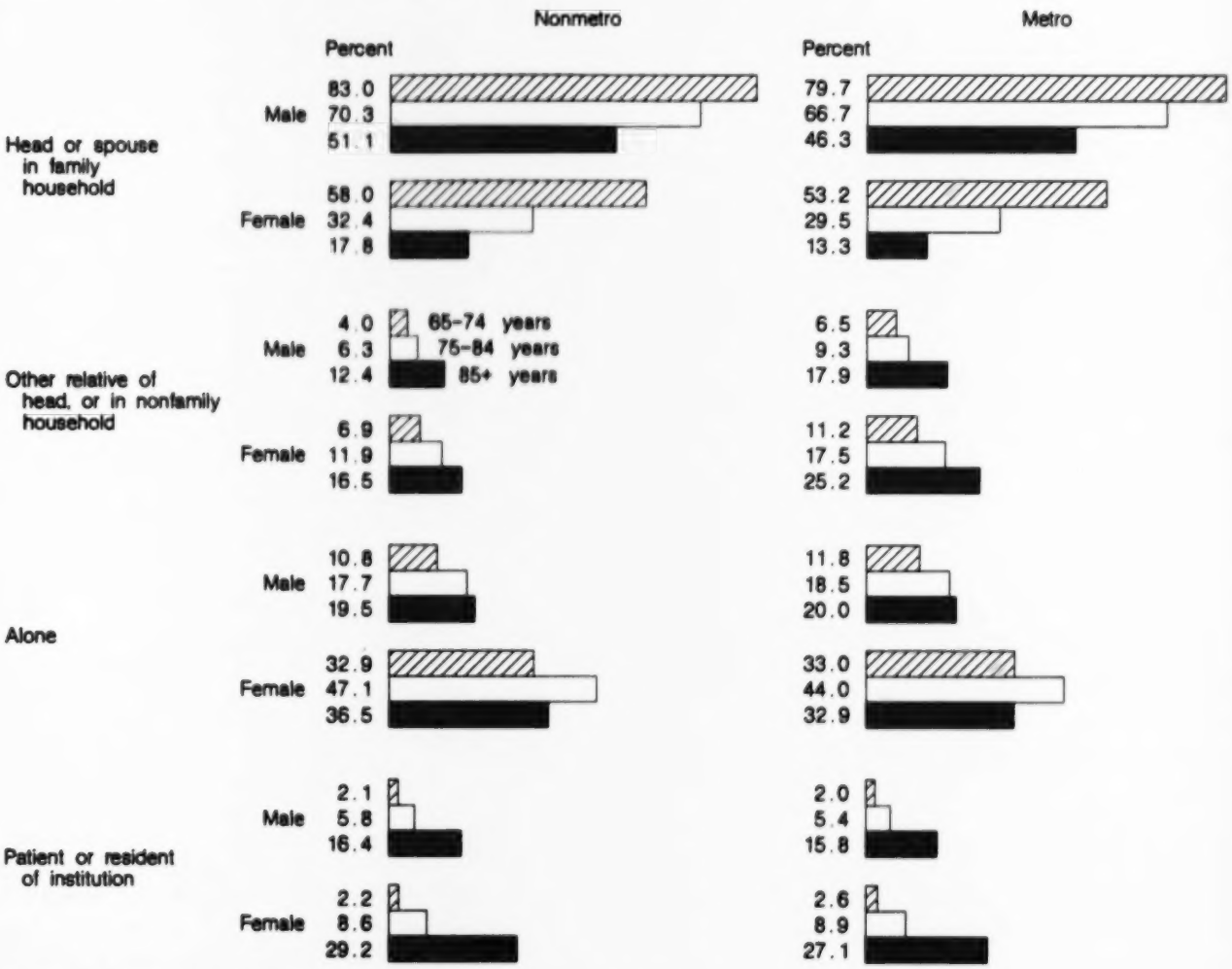
Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

that a higher proportion of nonmetro people live in married couple households. Older people in metro areas, on the other hand, are more likely to live with nonspousal relatives or with nonrelatives.

Another way of looking at living arrangements is to consider women 65 years of age or older by number of children ever born, since women are likely to be widowed during old age and may need to form or join a household without a spouse. Data from the Census Public Use Sample do not give any specific indication of whether or not offspring are still alive. Nonetheless, most children born to women 65 years old or older are still alive. The data therefore indicate some measure of the likelihood that offspring provide financial and housing support. Indeed, statistics show that the greater the number of children an elderly woman had, the less likely she is to live in a nonfamily household (which includes living alone or in an institution) and the more likely she is to live in a family household (table 12).

Having children reduces an elderly woman's likelihood of being institutionalized but does not entirely eliminate it, especially among the oldest old. Nonmetro or metro residence had little effect on the difference in living arrangements of elderly women when measured by number of children ever born. The need for long-term care in institutions is likely to increase, however, with the

Figure 5
The elderly's living arrangements: Age, sex, and place of residence, 1980[1]



1/ Some totals do not add to 100 due to rounding.
Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sampler, 1980.

current generation of women having fewer children.

Race has some effect on the living arrangements of older people. Among those age 65 or more, 10.3 percent of nonmetro blacks and 13.3 percent of metro blacks live in households of nonspousal relatives, while 5.8 percent of nonmetro whites and 9 percent of metro whites live in similar kinds of households. On the other hand, older whites (5.6 percent nonmetro and 5.4 percent metro) are somewhat more likely than older blacks (4 percent nonmetro and 3.6 percent metro) to be institutionalized. The two races differ only slightly in their living arrangements when compared by nonmetro or metro residence, and there are noticeable differences only with regard to whether they are institutionalized or living with relatives other than a spouse.

Conclusion

The analyses of living arrangements show that women are much more likely than men to live alone or in the household of a relative who is not their spouse, especially at age 75 or more. The institutionalized elderly are disproportionately female, unmarried, and white, with few or no children. Institutionalization increases substantially with advancing age, especially among persons 85 years of age or more, as does living alone and living with a relative other than a spouse. The living arrangements of nonmetro and metro older people are similar, although the percentage of married couple households is somewhat higher among the nonmetro older population.

Having a spouse, an adult offspring, or other relative to help with daily living tasks is often the key to an elderly person's ability to maintain an independent household, offsetting many medical problems. Only the very old, very impaired, and, in some cases, poor elderly are likely to relinquish independent living to share the household of an offspring or other relative, or to become institutionalized.

The proportion of elderly who live alone has risen steadily since 1940 (*20*). Two likely reasons are the increasing number of people living to advanced ages and the widening disparity between men and women in life expectancy.[6] The trend also seems to reflect improved health and preferred lifestyle of older people.

Table 11—Living arrangements of the married and widowed elderly 65 years of age or more, 1980

Living arrangements	Metro		Nonmetro	
	Married	Widowed	Married	Widowed
	Thousands			
Total, households and institutions	9,213	6,689	4,114	2,592
	Percent			
Living in households:				
Head of household—				
Head of family	54.9	12.9	56.1[1]	12.7
Head of nonfamily	.1	2.0	.1	1.4
Single-person household	.6	56.9	.9	62.7
Nonhead of household—				
Spouse of household head	40.4	0	40.7	0
Other relative of head	2.5	17.1	1.0	11.8
Nonrelative of head	.2	1.5	.1	.9
Living in institutions:				
Patient	1.2	8.9	1.1	10.0
Resident	.1	.7	.1	.5

[1] Percentages in the column add to more than 100 due to rounding.

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

Socioeconomic Status of the Nonmetro Elderly

Today's elderly lived through World Wars I and II, the Great Depression, the New Deal, and a period of sustained national affluence from the 1950's through the 1970's. Future generations of older people are unlikely to have the same perspectives on how life should be lived in old age.

Rural and smalltown older people, in particular, have had lives characterized by higher than average rates of poverty, underemployment, and social isolation. Changes in communication and transportation, on the other hand, have brought people closer together, regardless of where they live. In rural areas, technological innovation led to farm mechanization and outmigrations, of which some present-day rural elderly are remnants. Better economic conditions spawned increased government spending for social programs, however, which has somewhat evened out the historic inequities between urban and rural older people. But what are the remaining differences? And what factors contribute to observed differences?

[6] Between 1940 and 1980, the disparity in average future lifetime of white males and females 1 year old and over widened from 3.5 years to 7.3 years, thus substantially raising the probability and duration of widowhood for older women.

Educational Attainment

Most of the U.S. elderly are less well educated than younger adults. Slightly more than 33 percent of the elderly had at least a high school diploma in 1980, while the comparable figure for younger adults was over 50 percent. Of the older population, 31 percent of nonmetro residents and 39 percent of metro residents have at least a high school diploma. Among various groups of the elderly population, nonmetro residents have lower levels of education than metro residents, though the differences are not pronounced (table 13). Regardless of where they live, those between the ages of 65 and 74 are better educated than those of more advanced age. Most elderly are no longer concerned with using their education to earn income, but educational attainment does affect their retirement income in terms of Social Security payments, pensions, and investments. Limited education handicaps older people's ability to find out about services and programs that could benefit them. And, poorly educated older people may find it difficult to deal with the paperwork and other bureaucratic hurdles built into many programs.

Employment Status

Many people now retire in their late fifties and early sixties rather than waiting until they reach 65 years of age. Only a small percentage of people continue working into their seventies. In 1980, over 80 percent of the men and over 90 percent of the women age 65 or more were out of the labor force. These figures include people who have never worked and retirees. Nonmetro and metro older residents differ only slightly in the proportions who continue to work past age 65 (table 14). The metro group is slightly more likely to be employed, perhaps due to greater job opportunities. Underemployment traditionally was greater in nonmetro than in metro areas, and, since the late 1970's, the same was true of unem-

Table 12—Living arrangements of elderly women compared by age, place of residence, and offspring, 1980[1]

Number of children and household type	Metro		Nonmetro	
	65–74 years	75+ years	65–74 years	75+ years
		Thousands		
Childless:				
Total	3,176	2,158	1,048	847
		Percent		
Percent	100.0	100.0	100.0	100.0
Living in family households	51.1	23.0	52.4	32.9
Living in nonfamily households	44.1	55.6	42.8	48.4
Living in institutions	4.8	21.4	4.8	18.7
		Thousands		
One child:				
Total	2,402	1,703	818	529
		Percent		
Percent	100.0	100.0	100.0	100.0
Living in family households	61.8	42.8	61.1	40.6
Living in nonfamily households	35.8	43.2	37.5	47.3
Living in institutions	2.4	14.0	1.4	12.1
		Thousands		
Two or more children:				
Total	7,082	5,168	3,148	2,209
		Percent		
Percent	100.0	100.0	100.0	100.0
Living in family households	67.6	48.1	67.8	42.7
Living in nonfamily households	30.8	41.5	30.7	45.2
Living in institutions	1.6	10.4	1.5	12.1

[1] Offspring are designated as number of children ever born.

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

ployment. Only a fraction of all older people report that they are unemployed; that is, out of a job but seeking work. It may be, however, that "retirement" rather than "unemployment" is a more acceptable description to use for the older discouraged worker who has experienced a long period without work.

It is not possible to determine what proportion of older people dropped out of the labor force by choice and what proportion was urged to leave by their employers. The trend in recent decades, however, has been toward earlier retirement among men, while the retirement age has remained relatively constant among women. About 8 percent of women continue working past age 65 (*19*).

The labor force participation rate of men 65 years of age or more dropped from 29.6 percent to 19.7 percent in metro areas and from 27.2 percent to 16.4 percent in nonmetro areas from 1970 to 1980. The statistics suggest that as Social Security and private pension benefits improved, many workers retired voluntarily. Health problems and disability are often the reasons for involuntary early retirement (*1*). The increased longevity of the U.S. population has likely contributed to men's decreased labor force participation rates. Counter to the early retirement trend, nearly 39 percent of male farmers were working past 65 years of age in 1980.

As the older population continues to expand rapidly and economic pressures on Social Se-

Table 13—Educational status of the elderly, 1980

Educational level	Metro					
	65–74 years		75–84 years		85+ years	
	Thousands	*Percent*	*Thousands*	*Percent*	*Thousands*	*Percent*
Total	10,516	100.0	5,384	100.0	1,504	100.0
Elementary school and less	3,669	34.9	2,594	48.2	812	54.0
Some high school	2,367	22.5	956	17.8	210	14.0
High school graduate	2,709	25.8	1,030	19.1	295	19.6
Some college	1,181	11.2	522	9.7	122	8.1
College graduate	590	5.6	282	5.2	65	4.3
	Nonmetro					
	65–74 years		75–84 years		85+ years	
	Thousands	*Percent*	*Thousands*	*Percent*	*Thousands*	*Percent*
Total	4,446	100.0	2,153	100.0	632	100.0
Elementary school and less	1,974	44.4	1,199	55.7	384	60.8
Some high school	953	21.4	382	17.8	91	14.4
High school graduate	924	20.8	313	14.5	78	12.4
Some college	396	8.9	167	7.8	53	8.3
College graduate	199	4.5	92	4.3	26	4.1

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

Table 14—Employment status of the elderly, 1980

Employment status	Metro				Nonmetro			
	Males		Females		Males		Females	
	Thousands	*Percent*	*Thousands*	*Percent*	*Thousands*	*Percent*	*Thousands*	*Percent*
Total	7,200	100.0	10,952	100.0	3,132	100.0	4,299	100.0
Full-time workers	683	9.5	322	2.9	267	8.5	107	2.5
Part-time workers	662	9.2	532	4.9	296	9.4	202	4.7
Unemployed	67	.9	54	.5	27	.9	19	.4
Not in labor force	5,788	80.4	10,044	91.7	2,542	81.2	3,971	92.4

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

curity mount, the Nation's employment and retirement policies are likely to be revised. One policy suggestion is to raise the age at which workers can start receiving Social Security payments. This alternative would be more difficult for the nonmetro elderly since they have more chronic health conditions than do the metro elderly (*10*). Moreover, job prospects are less optimistic for the nonmetro group, because rural labor market opportunities have trailed those in urban markets since 1980.

Occupations

A full understanding of the factors contributing to the economic well-being of older people warrants an examination of the occupations and industrial composition of the elderly work force. Nonmetro men 65 years of age or more who are in the labor force are most likely to work in farming, forestry, and fishing. Technical, sales, and administrative support occupations are second in importance for this group (table 15). On the other hand, older metro men are most likely to work in managerial and professional or technical, sales, and administrative support occupations. Older male workers in metro areas work in higher wage occupations than their nonmetro counterparts.

Among nonmetro women, service occupations are most prevalent. Technical, sales, and administrative support occupations are second in importance. The reverse is true of women in metro counties: most are employed in technical, sales, and administrative support occupations, while service occupations are second. Professional fields rank third among all older women. Older metro women who work are in somewhat higher status occupations than their older nonmetro counterparts.

With only about 20 percent of nonmetro men and 10 percent of nonmetro women working past age 65, no occupational category includes a large proportion of older persons. Viewed from the perspective of workers over age 65, however, the story is different. Employment in agriculture is important for older nonmetro men for whom there is often flexibility to phase in retirement by gradually moving from full-time to part-time work. A similar phenomenon seems to exist for older metro men in managerial and professional occupations, in which case the proportion of self-employed workers is also high. Technical, sales, and administrative support occupations are important job sources for elderly men and women, regardless of residence. Skills learned in these fields do not require physical labor, and acquired skills may not become obsolete as fast as in other occupations. Jobs in this category are among the more plentiful, which would have some bearing on the number and proportion of

Table 15—Occupation and employment status among the elderly, 1980

Employment status and occupation	Metro				Nonmetro			
	Males		Females		Males		Females	
	Thousands	*Percent*	*Thousands*	*Percent*	*Thousands*	*Percent*	*Thousands*	*Percent*
Total	7,189	100.0	10,942	100.0	3,128	100.0	4,294	100.0
Not in labor force or unemployed	5,843	81.3	10,088	92.2	2,565	82.0	3,985	92.8
Employed	1,346	18.7	854	7.8	563	18.0	309	7.2
Percentage of employed	NA	100.0	NA	100.0	NA	100.0	NA	100.0
Managers and professionals	NA	26.6	NA	17.7	NA	15.3	NA	14.9
Technical, sales, and administrative support staff	NA	25.6	NA	43.8	NA	17.2	NA	33.0
Service personnel	NA	15.4	NA	26.9	NA	13.3	NA	39.5
Farmers, forestry industry employees, and fishermen	NA	5.5	NA	1.6	NA	26.5	NA	2.6
Precision production, craft, and repair tradespeople	NA	13.4	NA	2.5	NA	13.5	NA	3.2
Operators, fabricators, and laborers	NA	13.6	NA	7.5	NA	14.2	NA	6.8

NA= Not applicable.

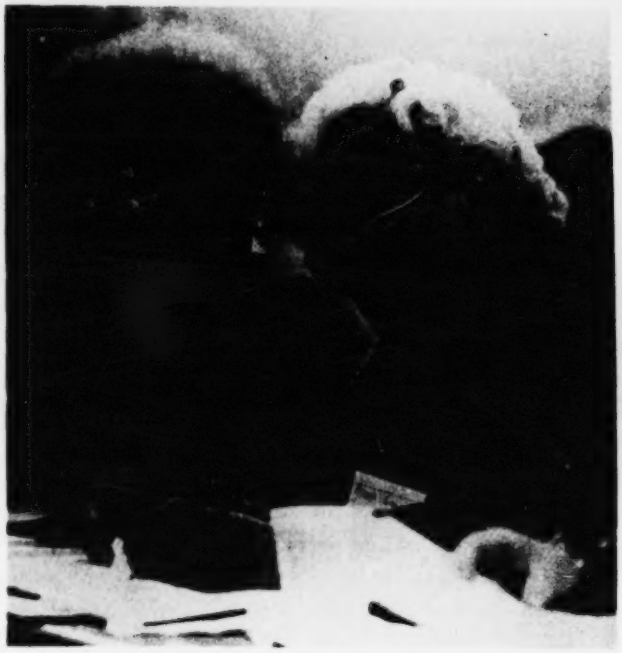
Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

older workers filling them. Finally, the elderly residing in metro areas are more likely to work in high-prestige, high-wage occupations than are the elderly living in nonmetro areas. Opportunities for such jobs usually are greater in metro areas; this finding would be consistent with the earlier employment histories of these adults.

Industrial Composition

Over 50 percent of older nonmetro men who work are employed in agriculture, forestry, and fisheries; retail trade; and professional and related service industries (table 16). Manufacturing and construction industries are also important employers but to somewhat lesser degrees. Older metro men are most likely to be employed in professional and related services, manufacturing, and retail trade, in that order. The finance, insurance, real estate, and business repair service industries are also fairly important employers of older metro male workers.

From these findings, we see some similarities and dissimilarities among men based on a comparison by place of residence. The agricultural industry is an unimportant employer of older metro men. Professional and related services, retail trade, and manufacturing industries employ comparatively high proportions of both nonmetro and metro men, although slightly higher proportions of the metro group.



Older nonmetro women who work are clustered in professional and related services, retail trade, and personal services.

The three most important industrial sectors employing older nonmetro and metro women are professional and related services, retail trade, and personal services (see table 16). In nonmetro

Table 16—Major industries employing elderly people, 1980

Industry	Metro		Nonmetro	
	Males	Females	Males	Females
		Thousands		
Total	1,346	854	563	309
		Percent		
Agriculture, forestry, and fisheries	5.2	1.8	26.7	3.6
Mining	.5	.2	1.1	0
Construction	6.3	.8	6.9	.8
Manufacturing	17.2	10.4	10.6	7.8
Transportation, communication, and public utilities	4.9	2.3	4.6	1.9
Wholesale trade	6.6	2.7	4.1	1.8
Retail trade	15.3	21.4	14.2	20.9
Finance, insurance, and real estate	9.0	6.1	4.4	3.6
Business repair service	7.6	4.5	4.6	3.4
Personal service	4.4	14.6	3.9	19.7
Entertainment and recreation	1.9	1.1	1.2	1.6
Professional and related services	16.4	29.3	12.0	30.9
Public administration	4.7	5.0	5.7	4.0
Total	100.0	100.0	100.0	100.0

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

areas, the personal service industry is second and retail trade is third in importance as employers of older women. But, in metro areas, retail trade is second and the personal service industry is third. The manufacturing industrial sector ranks fourth, and is a relatively important employer of all older women.

The findings reflect differences in both rural and urban labor markets, and in the personal skills and employment histories of the older generation. Though older men and women are employed by different industrial sectors, this pattern is consistent with traditional patterns of employment of men and women.

Income and Poverty

Incomes of nonmetro older people traditionally were lower than those of their metro counterparts. The gap remains. The incomes of older people as a group have risen in recent decades, narrowing the gap between the 65 years of age and over group and younger age groups. Older people were among the country's most impoverished groups before the Great Depression. With increasing benefits and the advent of new programs (Social Security in 1935 and Medicare and Medicaid in 1965), however, generational disparities have been reduced.

The Bureau of the Census in 1980 collected data on several types of income based on official definitions (*see box*). Families and unrelated individuals are classified as ranking above or below the poverty level according to the official Federal index originated by the Social Security Administration. The poverty index is based on money income only, including cash transfers. In the 1980 census, a family of four had a poverty-level income if its 1979 income was less than $7,412. This study reports only on the levels for persons 65 years of age or more.

Although the economic status of the elderly and nonelderly has been equalized to some extent, incomes of those age 65 and over are still drastically lower than incomes of the working age population during the peak earning years of ages 35–64. In 1980, incomes of families with householders 65 years of age or more were only 58 percent (in nonmetro areas) and 57 percent (in metro areas) of those of families with somewhat younger householders age 55–64 (fig. 6). Differences are even more pronounced between elderly householders and those in the 45–54 age group.

Commonly Used Income Terms

The Bureau of the Census defines income and poverty terms for its surveys and censuses. For purposes of this report, census definitions were used.

Family income—Total money income received in calendar year 1979 by related household members 15 years old or more.

Household income—Total money income received in the calendar year by all household members 15 years old or more (whether related to the householder or not), and by persons living alone or in multiple-person nonfamily households.

Income of persons—Total money income received in the calendar year ascertained for all persons age 15 or more (see also total income of persons).

Income of unrelated individuals—Income of persons residing in households of unrelated people, including income of persons living alone and in noninstitutional group quarters.

Poverty status—The Federal index of the adequacy of money income, with family size and household composition controlled.

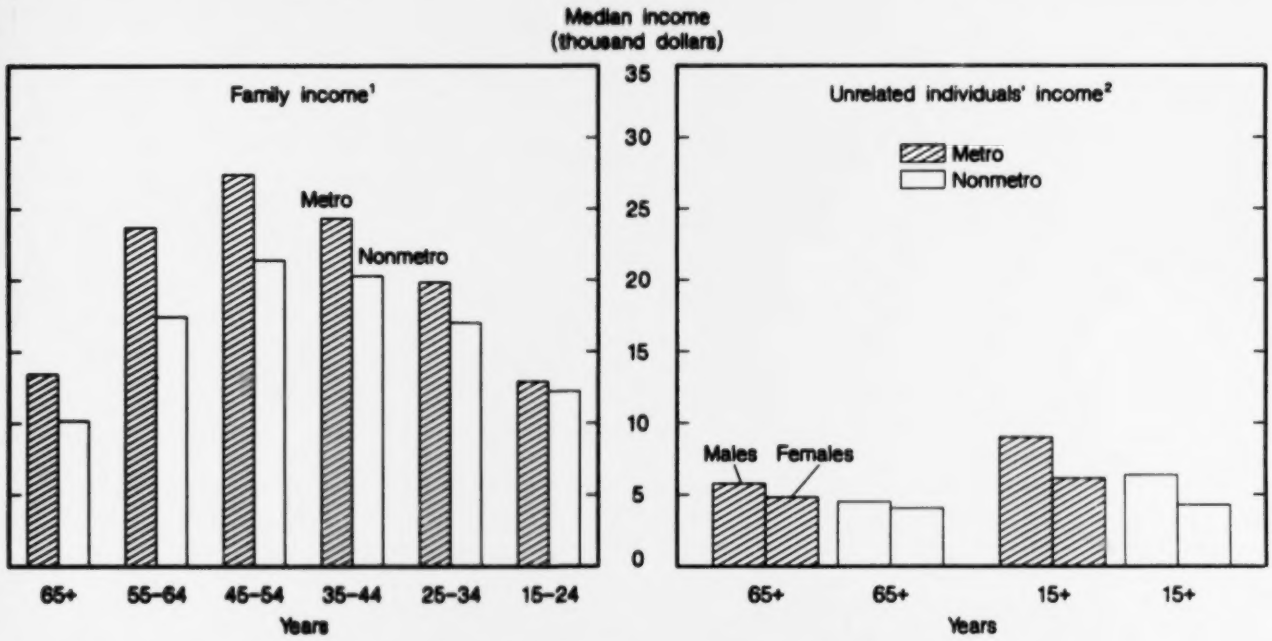
Total income of persons—The sum of amounts reported separately for income from wages and salaries; nonfarm self-employment; farm self-employment; interest, dividends, and net rentals; Social Security; public assistance; and all other sources.

Regardless of their household composition, nonmetro elderly have lower incomes and higher poverty rates than do the metro elderly. The income difference between nonmetro and metro families with older householders was substantial in 1980: $10,157 median income compared with $13,421. Moreover, nonmetro older families were twice as likely as metro older families to live below the poverty line (13.4 percent versus 6.8 percent) (fig. 7).

Unrelated persons age 65 or more have median incomes ranging from $4,000-$5,500, depending

Figure 6

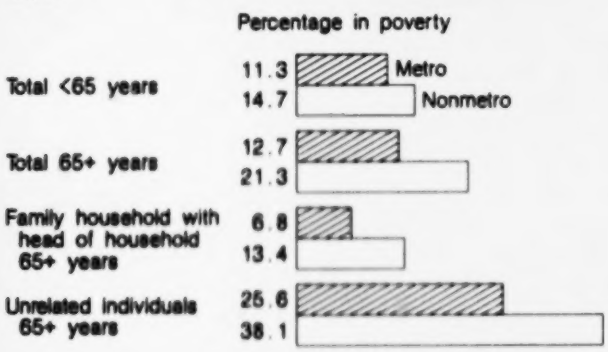
Comparison of elderly and nonelderly income by place of residence and household status, 1979



1/ Family income is the summed income of all related individuals in a household. The age groups used are delineated by the age of household head.
2/ Unrelated individuals' income is the income of persons residing in households of unrelated people, including income of persons living alone and in noninstitutional group quarters. The age groups are delineated according to census definitions. The census defines the work-age population as persons 16 years and over. People 65 years and over are included in the age groups labeled 16+ years; the elderly population is also examined separately in the age group labeled 65+ years.
Source: U.S. Department of Commerce, Bureau of the Census, *General Social and Economic Characteristics, U.S. Summary, 1980 Census of Population*, table 107, page 78.

Figure 7

Comparison of elderly and nonelderly poverty by place of residence and household status, 1979



Source: U.S. Department of Commerce, Bureau of the Census, *General Social and Economic Characteristics, U.S. Summary, 1980 Census of Population*, table 107, page 78.

on sex and residency status. The poverty rate is almost three times higher for older nonmetro unrelated persons as for families. Both older men and women living as unrelated individuals in nonmetro areas have lower incomes than their metro counterparts, although the gaps between metro and nonmetro residents are not as great for older unrelated persons as for older families. The median incomes of older unrelated individuals are universally low. Younger, unrelated persons 15 years of age or more have higher incomes than their counterparts of the same sex and place of residence in the group 65 years of age and over.

Since household members usually share some living expenses, household income may give the most accurate indication of living standard from a strictly financial standpoint. Nonetheless, an indeterminable proportion of elderly are "hidden poor," who may be reported as living in households with relatively high incomes but who were forced to live with younger relatives to avoid poverty.

Sex. U.S. women have lower incomes than men, regardless of age. Moreover, older women far outnumber older men since life expectancy is greater for women than men. Understanding differences in the median incomes of men and women, therefore, is key to understanding the economic well-being of the older population. Both older metro men *and* women are more likely to have household incomes in the $20,000-or-more per year range than *either* nonmetro men or women (table

17). The positive effect of metro residence with the attendant advantages of urban labor markets and consequent pension incomes are evident from these findings. Within the metro group, however, older women are twice as likely as older men to have household incomes at the lower end of the range in the "loss or none" and the "under-$5,000-per-year" categories. They are also more likely to be in those categories than nonmetro men: almost 40 percent of nonmetro women had household incomes in the lowest two categories in 1980. When compared by sex and place of residence, older nonmetro women have the lowest incomes and are highly concentrated in the "under-$5,000-per-year" income category.

Race. Race is key to income differences among older people. Findings on household incomes of older blacks and whites based on metro or nonmetro residence reveal some interesting patterns (table 18). An older metro resident, regardless of race, is more likely to have an annual household income of $20,000 or more than a nonmetro resident. High incomes simply are not as characteristic of older nonmetro residents as they are of older metro residents.

Higher percentages of whites, both metro and nonmetro, reported no income or loss of household income in 1979 than did blacks. This situation may arise because whites are more likely to participate in entrepreneurial ventures, including farming, where income losses are sometimes encountered. Older whites, too, may be more likely to use tax loopholes to report zero income or loss in income. An alternative explanation is that blacks are more likely than whites to have worked during their lifetimes or to continue working past 65, providing them with some pension or other source of income. Older blacks are considerably more likely than older whites to fall into the "under-$5,000-per-year" income category. For instance, 33 percent of metro blacks and 43 percent of nonmetro blacks reported 1979 household income of under $5,000 (compared with 17 percent and 24 percent, respectively, of their white counterparts). Metro whites are the most advantaged and nonmetro blacks the most disadvantaged in terms of household income.

Amount and Sources of Income. The elderly's financial status greatly depends on their income sources. Most rely on a mix, including Social Security, salary and wages, savings, investments, real estate, or pensions. Social Security is by far the most prevalent source of personal income among the elderly, with 82 percent of elderly nonmetro residents and 80 percent of elderly metro residents being recipients (table 19). Except for older people who derive personal income from salary and wages or from nonfarm self-employment, the median amount of income derived from Social Security ($3,357 and $2,806 per year for metro and nonmetro residents, respectively) is higher than that from most other sources. Nonetheless, a high proportion of those who must live only on Social Security have incomes below the poverty level (*11*). Asset income such as interest, dividends, or net rental is the second most important source of personal income in percentage terms for all older people, although the median amount is not as high as it is for some other sources.

Table 17—Household income of elderly 65 years of age or more according to residence and sex, 1980

1979 income	Metro		Nonmetro	
	Males	Females	Males	Females
	Thousands			
Total	7,200	10,951	3,131	4,299
	Percent			
None or loss	4.7	8.3	5.0	8.1
Under $5,000	11.1	22.3	18.6	31.1
$5,000–$9,999	25.0	24.6	31.2	27.8
$10,000–$19,999	32.0	24.1	28.9	21.4
$20,000 and over	27.2	20.7	16.3	11.6
Total	100.0	100.0	100.0	100.0

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

Table 18—Household income of elderly 65 years of age or more according to race and residence, 1980

1979 income	Metro		Nonmetro	
	Whites	Blacks	Whites	Blacks
	Thousands			
Total	16,219	1,531	6,812	525
	Percent			
None or loss	7.0	5.5	6.9	5.6
Under $5,000	16.5	32.1	24.4	43.0
$5,000–$9,999	24.7	26.5	29.4	27.9
$10,000–$19,999	27.9	20.9	25.1	18.0
$20,000 and over	23.9	15.0	14.2	5.5
Total	100.0	100.0	100.0	100.0

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

Older nonmetro people receive between two-thirds and three-fourths the amount older metro residents receive from most sources of personal income. There are a few notable exceptions. Older nonmetro residents have higher farm income than older metro residents, both in dollar terms and proportionally (*14*). Older metro residents average somewhat higher median personal income from public assistance and "other income," which includes pensions and all sources not specifically listed in table 19. Public assistance, however, is an income source for a greater proportion of older nonmetro than metro residents (11 percent compared with 8.5 percent). Personal income from all sources among older nonmetro residents equals only 82 percent that of older metro residents (fig. 8).

Many older people experience poverty for the first time when they retire. Recent research and discussion have focused on how much the elderly have caught up economically with younger people. While the economic situation for U.S. youth has deteriorated, it has improved for the elderly. Particular subgroups of the aged population, however, continue to have disproportionately high poverty rates, and older nonmetro people are a prime example.

Poverty afflicts more nonmetro than metro elderly. Twenty-one percent of all nonmetro people 65 years or more had poverty-level incomes in 1979, compared with 13 percent of the same age group in metro areas (see fig. 7). Poverty in nonmetro areas also hits the elderly harder than it does younger adults. Half of all older people in America with poverty-level incomes live in nonmetro areas, compared with less than three-eighths of the middle-age poor.

Cities have less generational difference among their poor residents than do rural areas. For example, the incidence of poverty among the elderly and nonelderly differed little in metro areas (13 percent versus 11 percent), while the difference was substantially wider in nonmetro areas (21 percent versus 15 percent).

Key Characteristics. Place of residence combined with other characterstics puts certain elderly people at relatively great financial disadvantage. Advancing age is one such factor influencing the prevalence of poverty. Those 85 years of age or more have higher poverty rates in both nonmetro and metro areas than their cohorts age 65–74 and 75–84 (table 20). Even more striking are the considerably higher proportions of nonmetro than metro elderly age 75–84 (38 percent in contrast to 26 percent) and age 85 or more (43 percent in contrast to 30 percent) who are poor or near poor. Incomes of the poor fall below the poverty threshold and those of the near poor range from 100–124 percent above the poverty level.

Poverty rates of men and women differ: women are poorer. For instance, 25 percent of older nonmetro women lived in poverty in 1979 compared with 17 percent of nonmetro men (see table 20). Some of the difference is caused by the higher rate of widowhood among women and by lifelong inequality in the income of women and men. Furthermore, the disparity in poverty rates of el-

Table 19—Income sources of the elderly 65 years of age or more by place of residence, 1980

Income source	Metro[1]		Nonmetro[1]	
	Median income	Percentage of persons receiving income by source[2]	Median income	Percentage of persons receiving income by source[2]
	Dollars	*Percent*	*Dollars*	*Percent*
Salary and wages	4,503	14.8	3,120	15.1
Nonfarm self-employment	4,003	2.8	3,005	3.0
Farm self-employment	1,610	1.0	2,745	4.8
Interest, dividends, net rental	2,000	42.6	1,506	36.6
Social Security	3,357	80.1	2,806	82.0
Public assistance	1,650	8.5	1,209	10.9
Other income	2,853	26.7	2,494	21.8
All income[3]	5,003	93.4	4,111	93.8

[1] 18,124,000 metro people and 7,425,000 nonmetro people.

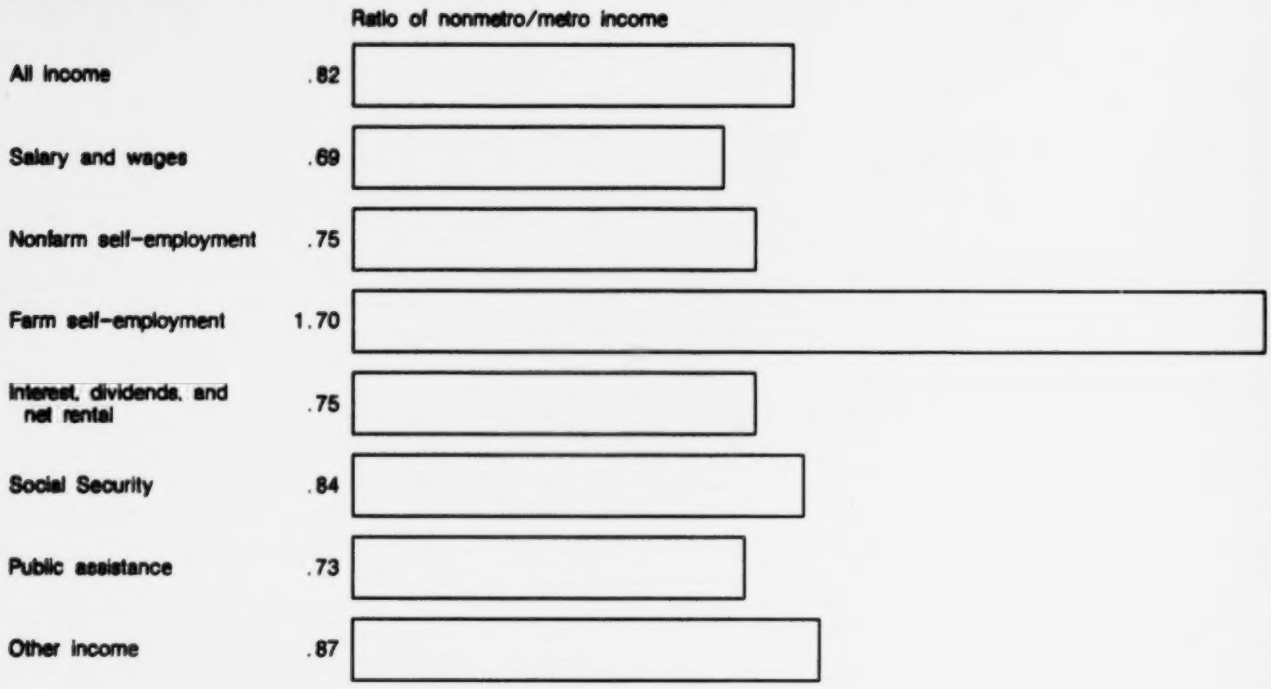
[2] Percentages add to more than 100 because persons often derive income from more than one source.

[3] From the percentages in the last row of columns 2 and 4, it can be seen that proportions of both metro and nonmetro elderly do not receive income from any source. Those without income are often institutionalized elderly people.

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

Figure 8

Ratio of nonmetro to metro median income by source, for persons age 65 years and over, 1980[1]



1/ Data pertain to persons receiving each source of income.
Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

derly men and women in nonmetro areas is slightly greater than that in the poverty rates of elderly men and women in metro areas.

Race is also a factor. Nearly 50 percent of nonmetro blacks who are 65 years of age or more had below-poverty level incomes in 1979, while only 30 percent of metro blacks lived in poverty (see table 20). Blacks in nonmetro areas are 2½ times as likely as whites to live in poverty. The gap between metro blacks and whites is even wider, with blacks being almost three times as likely as whites to live in poverty. Still, poverty rates are proportionally higher for nonmetro blacks and whites than for their metro counterparts. Eighty percent of elderly nonmetro black women residing in nonfamily households, for example, live below the poverty threshold.

Marital status is another key determinant of older people's economic well-being: those who are married are clearly better off financially than the unmarried (see table 20). Single older people have lower poverty rates then elders who have experienced marital disruption, whether caused by widowhood, divorce, or separation. The divorced and the separated fare the least well financially. For example, almost one-half of nonmetro older people and about a third of older metro divorced or separated people had poverty-level incomes in 1979. Patterns of poverty, when examined in terms of marital status, are the same for both nonmetro and metro older people. Poverty is simply more pronounced among the nonmetro elderly, regardless of whether one is married or not.

The type of living arrangements elderly people have makes a profound difference in their economic well-being, and advancing age makes a large difference in the kind of living arrangements they have when widowhood and failing health become common. Among those 60–74 years of age and those age 75 and over, poverty rates range from slightly less than three times as great to over four times as great for nonmetro and metro older individuals living alone than for those living in family households (table 21). Nonmetro residence combined with advancing age, being female, black, unmarried, and living alone all negatively influence the economic well-being of older people (fig. 9).

The age of elderly people affects their migration patterns and subsequent economic well-being. As

table 21 shows, older people who move from urban to rural areas are more affluent than the nonmigrant elderly populations they join. They are also more affluent than older people who move from one nonmetro location to another. The difference in affluence is especially striking for those 75 years of age or more, among whom only 12 percent of the metro-to-nonmetro migrants are impoverished, compared with 25 percent of longer term residents. Metro-to-nonmetro migrants do not, therefore, contribute to increased poverty in nonmetro areas.

Analysis of the Determinants of Economic Well-Being Among the Elderly

Of the differences between older nonmetro and metro residents, the greatest is that of economic well-being. Older nonmetro inhabitants have decidedly lower incomes and higher poverty rates than do their metro counterparts. The disadvantages of economic life in rural areas are carried into retirement, even though Social Security and other transfer programs have been in place for many years. It is important to assess systematically the determinants of older people's economic well-being because of these persisting differences. Central to that issue is whether residence in and of itself or whether a concentration of older people with characteristics that lead to disadvantage is the reason that the nonmetro elderly have indicators of lesser economic well-being than the metro elderly. Only by systematically examining factors associated with the economic status of older people can we gain insight into why differences persist. A multivariate analysis framework was therefore used to assess the relative importance of different factors affecting older people's incomes and poverty status.

Table 20—Poverty status of the elderly by selected characteristics and residence, 1979

Selected characteristics and residence	Below poverty level	100–124 percent of poverty level
	Percent	
Nonmetro:		
65–74 years	18.2	8.5
75–84 years	26.0	12.3
85+ years	30.1	12.9
Metro:		
65–74 years	10.8	6.7
75–84 years	15.4	10.9
85+ years	18.2	12.2
Nonmetro:		
Males	16.7	8.1
Females	24.7	11.3
Metro:		
Males	8.9	5.9
Females	15.3	10.0
Nonmetro:		
White	19.0	9.8
Black	47.2	11.7
Metro:		
White	10.9	7.9
Black	30.0	12.3
Nonmetro:		
Married	13.5	7.2
Widowed	28.5	12.7
Divorced or separated	37.1	11.1
Single	21.3	8.7
Metro:		
Married	6.7	4.2
Widowed	17.2	12.3
Divorced or separated	22.3	11.1
Single	14.9	8.6

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

Regression Analysis Framework

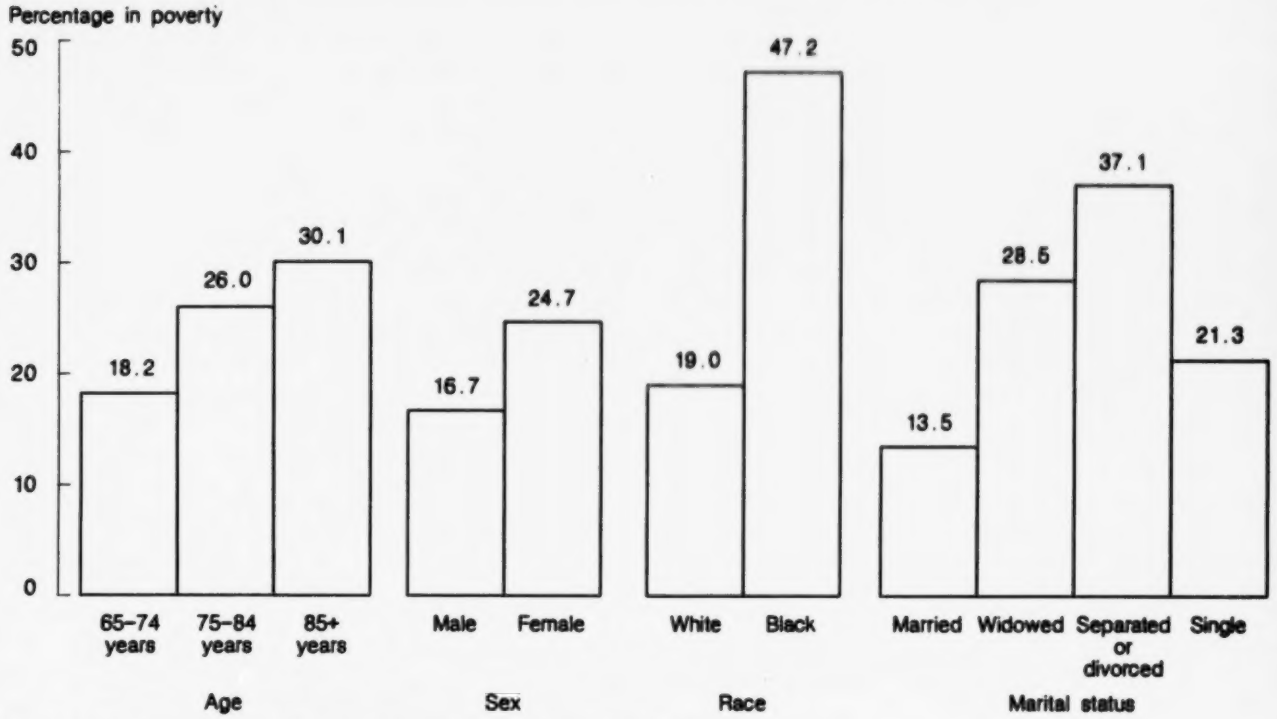
As cross-tabulations of income and poverty among the elderly indicated, those living in nonmetro areas are economically disadvantaged compared with those living in metro locales. An important question, then, is whether place of residence in and of itself influences economic well-being or whether elderly people with personal characteristics that contribute to lower incomes, such as higher median age, lower educational attainment, and nonparticipation in the labor force, simply are more concentrated in nonmetro areas.

Table 21—Poverty status of the elderly by selected characteristics, age, and residence, 1979

Selected characteristics and residence	Age	
	60–74 years	75+ years
	Percent in poverty	
Nonmetro:		
Living in family households	11.0	15.2
Living alone	33.9	41.0
Metro:		
Living in family households	5.6	7.0
Living alone	22.9	27.0
Nonmetro:		
Metro-to-nonmetro migrants	9.8	11.6
Nonmetro-to-nonmetro migrants	21.9	19.6
Nonmetro nonmigrants	16.7	25.1

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata, 1980.

Figure 9
Nonmetro elderly with poverty-level income, by selected characteristics, 1980



Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

The best tool to answer such questions when there are so many factors to consider is regression analysis. Regression analyses of the determinants of personal income and poverty status consequently were used to examine whether residential characteristics have an effect on the material well-being of older people once differences in personal characteristics are taken into account.

Ordinary least squares regression is a method of determining the effects of several independent factors on variation in a dependent variable, such as personal income. Regression analysis shows the individual contribution of each independent variable while simultaneously controlling the effects of other independent variables. The regression equations presented here show the factors that explain or predict personal income and degree of poverty among older people.

Regression analysis also allows one to use exact measurement levels of variables rather than broad categories. For example, personal income is measured continuously in $5 amounts rather than in broad income categories such as "under $5,000," "$5,000 to $10,000," and so forth. This method is more precise than cross-tabular analysis.

Method

The characteristics expected to influence economic status of older people, which are independent variables, included the following set: age (years), sex (female, male), race (black, white), education (school years completed), labor force status (not in labor force, in labor force), occupation (none, blue collar, white collar),[7] marital status (unmarried, married), living arrangements (alone or with nonrelatives, in family households), migration status (nonmigrant, migrant), region (South, nonsouth), place of residence (nonmetro, metro), and residence type (rural farm or nonfarm, city or suburban lot).

Personal income, the dependent variable in the first regression equation, was coded in $5 intervals ranging from a loss in income of $9,990 or more through a gain of $75,000 or more in annual personal income. Poverty status (degree of poverty), the dependent variable in the second regression equation, was scored from 1 to 7. One

[7] Blue collar workers are employed in production, crafts, and other occupations requiring manual labor. The white collar occupational classification includes professional, technical, managerial, and other office workers.

equaled income less than 0.75 of the poverty cutoff, and 2 equaled 0.75 to 0.99 of the poverty threshold. The top score of 7 equaled income 2 or more times the poverty level. Personal income and degree of poverty were both used as measures of the economic well-being of older people. Personal income is an indicator of the income assets of each older person. Degree of poverty is an indicator of the economic status of each elderly person's household. An older person's personal income, for example, may be very low, yet he or she may live in a relatively affluent family household. The purpose in analyzing the determinants of income and of poverty, therefore, was to provide a more complete picture of the influences on the elderly's economic status.

Hypothesized Relationships: Personal Income. A person's economic history lays the groundwork for relative affluence or poverty during old age. For this reason, it was expected that many of the ascribed characteristics (characteristics with which an individual is born) and achieved characteristics (characteristics a person accumulates) that influence the income level of working-age people also influence the personal incomes of older people. Ascribed characteristics included in the model were age, sex, and race. Based on the findings in the cross-tabulations, one would expect an inverse relationship between age and personal income. That is, it was expected that relatively younger members of the elderly population would have significantly higher personal incomes. In addition, a positive relationship between being male and personal income was expected. Finally, it was expected that being white would influence personal income positively.

Among achieved characteristics, education was hypothesized to have a positive effect on personal income. The premise was that the greater the amount of formal education, the higher the personal income, since data show that educational level is key to the earnings, savings, and pensions people accumulate during their working and retirement years. Labor force participation was also expected to contribute to higher personal incomes. For example, people who are 65 years of age or more have much lower incomes than most people who are of working age (*21*). Among the elderly population, postretirement earnings usually supplement investments, pensions, and other income sources. Such earnings are expected to raise personal income to a significantly higher level than that found among the nonworking elderly, who rely solely on more fixed sources of income.

Married older people and older ones living in family households were shown in the cross-tabulations to have higher economic status than unmarried older people and older ones living in nonfamily households. Older people in family households are able to pool their economic resources and benefit from economies of scale. How marriage affects personal income, however, differs by sex. Married elderly men have somewhat higher personal incomes than unmarried elderly men, perhaps because of their family responsibilities (*21*). On the other hand, elderly women who are single, divorced, or widowed have higher personal incomes than married elderly women. The differences between the incomes of married and unmarried women are probably due to two trends: single and divorced women are likely to work during their preretirement years, and elderly widows often inherit survivors' benefits in addition to other material assets. No relationship between marital status and personal income was hypothesized in the overall regression equation because the sexes should pose counterbalancing tendencies. Separate regression equations were run for men and women to explore the idea that

Analysis Highlights

The regression analysis shows which factors explain or predict personal income and degree of poverty among the elderly. Results show that living in a family household is by far the most important factor in avoiding poverty, if one is old in the United States. Education and, to a lesser extent, marital status and race were also found to significantly predict poverty. Education had a profound effect on economic well-being of people throughout their earning and retirement years. Unmarried older people are not necessarily worse off than those married if they live in a family household. Race was found to affect degree of poverty, perhaps because of continuing economic inequality of black and white households in the United States, but the statistical significance was not large.

The sex and age of individuals were found to be less significant indicators of poverty, according to the analysis. However, statistics show that it is people of more advanced age and women, because women outlive men, who are most likely to live alone and thus be thrust into poverty.

Living in a family household is the most important factor in avoiding poverty if one is old in the United States.

marital status should be a significant negative predictor of personal income among women and, perhaps, a positive predictor among men.

Personal income is derived from the lifetime earnings of each old person. It is also tied to a person's ability to save and invest. Nonetheless, elderly men in family households (which may include spouses and/or other relatives) have higher personal incomes than those in nonfamily households. The reverse is true for women (*21*). Earnings capacity resembles the marriage factor in which greater responsibility seems to be the incentive for men in family households to achieve higher incomes. But, greater dependency seems to hold for women. Since the sexes should have opposing tendencies, a lack of relationship between living arrangements and personal income was hypothesized. The separate regressions for men and women, however, were expected to show a positive relationship between living arrangements and personal income for men, and a negative relationship for women.

In this and other reports (*9*), older migrants' greater affluence is documented. Migrants are people who move across county lines to establish a new residence. Elderly migrants tend to be in their relatively early retirement years, and age would account for some of the difference in affluence between the migrants and long-term residents. Moving long distances requires capital, however, and migrants typically possess greater economic resources than nonmigrants. Therefore, a positive relationship between being a migrant and personal income was predicted.

It was expected that older inhabitants of the South would have significantly lower incomes than older people residing in the nonsouth because of persisting differences in affluence among regions. Metro residence was expected to be positively related to personal income. That older people who live on city/suburban tracts of land will have higher personal incomes than those who live in rural farm or rural nonfarm residences was also hypothesized.

Regression Results: Personal Income. Regression analysis of personal income on personal and residential characteristics of older people shows that personal income is largely explained by a small

number of their personal characteristics (table 22).

A person's education and sex are the strongest predictors of personal income. Elderly people with the highest personal incomes are better educated and likely to be male. The positive effect of education on the income of all adults is well documented. Among older people, the positive effect most likely is the result of the greater accumulated wealth, higher pensions, and larger Social Security payments of better educated people who held higher paying jobs during their working years. The average income of a man is higher than that of a woman. This effect was not caused by the fact that women are older than men, because there was a control for age.

These findings underscore the need for programs that recognize the differences in the status of older men and women, for the problems of aging are, to a large extent, the problems of women. Women live longer than men, outnumber men in their cohort, and are more likely to become widowed and to live alone than are men. Yet they must cope with problems of aging on more limited financial resources.

Table 22—Regression of factors affecting personal income of elderly 65 years of age or more

Independent variables	Dependent variable of personal income	
	Standardized coefficient	Unstandardized coefficient[1]
Age	0.01	7.588 (7.270)
Sex	.25	4,306.729 (105.904)
Race	.06	1,779.352 (175.193)
Education	.25	542.429 (12.716)
Labor force status	.15	3,925.141 (171.929)
Occupational status	.17	2,001.957 (84.162)
Marital status	-.04	-752.209 (147.133)
Living arrangements	.00	52.152 (144.037)
Migration status	-.01	-386.710 (161.103)
Region	.01	-205.161 (103.261)
Metro/nonmetro residence	.05	891.733 (105.837)
Residence type	.05	1,023.819 (115.904)
Constant	NA	-5,553.498
R^2 = .26	NA	NA

NA = Not applicable.

[1] Numbers in parentheses are standard errors.

Number of observations = 24,762.

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

The regression analysis also showed that participating in the labor force and having higher occupational status are associated with higher personal incomes of older people. The magnitude of the coefficients, however, is relatively small. During the time of life when most people do not work, working and holding a job of high status are found to contribute to higher personal incomes for the minority of elderly who do work. Moreover, median income from employment, except from farming, is higher than from all other sources. If older people are willing, able, and have opportunities to work, they will be financially better off, even if they hold modest jobs.

Counter to expectations, age was not a significant predictor of personal income. This outcome is interesting, since the cross-tabulations show a drop in economic resources with advancing age. Regression results, however, indicate that factors associated with age such as the greater likelihood of the younger elders to be working, and not simply age, account for their higher personal incomes.

Race is not an important explanation for the differences in personal income of older persons. The result was in the predicted direction: personal income is higher for whites than blacks. The magnitude of the coefficient, however, was not large. Controlling for education in the regression equation probably eliminated some of the racial difference. Transfer payments to older people may have reduced some of the disparities in the personal income of older blacks and whites. And, because the U.S. population is largely white, differences in the personal income of the races would have to be especially striking for the regression analysis to show race as a significant factor.

Marital status had little effect on the personal incomes of older people. There is a perception in the literature that the personal incomes of single persons are not as high as those of married persons (*7*). While this is apparently the case for older men, married older women are less likely to have ever worked than unmarried women and are less likely to have the inheritance benefits of widows. The sexes had counterbalancing tendencies, as expected. Separate regression equations for men and women confirmed differences in their

personal income. Though not large, a positive regression coefficient indicated that married older men have somewhat higher personal incomes than unmarried older men.

Being married has a negative and statistically significant effect on the income of elderly females, as hypothesized. Unmarried older women have significantly higher personal incomes than married older women. The indepedent variables having large effects on personal incomes of men were education, labor force status, and occupational status. Among women, those same three variables plus marital status were important predictors of personal income. Thus, the findings for both men and women were similar to the findings in the overall regression equation with one exception: marital status also affects the level of personal income of older women.

The living arrangements of older people did not explain their personal incomes. In the separate regressions for men and women, living arrangements also did not have significant effects on personal incomes, though the coefficients were in the expected directions. Older men in family households had somewhat higher personal incomes than older men in nonfamily households, while the personal incomes of older women in nonfamily households somewhat exceeded those of women in family households.

Finally, among the individual characteristics of older people, simply having migrant status did not significantly affect level of personal income. Even though the cross-tabulation provides evidence that persons who migrate from metro to nonmetro areas are more affluent than longer term rural elderly inhabitants, they constitute only a portion of all migrants. General studies of domestic population migration patterns typically find that migrants are more affluent than nonmigrants, regardless of origin or destination, because people who move long distances are often those who can most easily afford to do so. This trend is not as true, however, of the elderly as it is of younger people, since the moves of many elderly people are necessitated by health-related problems, death of a spouse, and consequent income difficulties (*27*).

The migration status variable, moreover, has a skewed distribution. Most people do not move within any one relatively short period of time. The amount of variation possible, or predictive utility of the variable, is thus reduced. The predictive utility of the variable probably accounts for the nonsignificant relationship between migration status and personal income.

When all variables in the regression equation were controlled, none of the residential characteristics (which included region, metro/nonmetro residence, and residence type) was found to be an important predictor of the personal incomes of older people. The limited independent influence of residence characteristics on personal income indicates that residential differences observed in the cross-tabulations are due to older people with particular characteristics residing in particular locations, not simply place of residence. Labor market conditions in different locations do not affect most older people, since by the age of 65 most have relatively fixed, portable incomes largely untied to the economic conditions of an area.

The amount of variance in personal income explained by the independent variables, or R^2, was 26 percent.[8] The regression analysis has shown that four variables (education, sex, labor force status, and occupational status) explain a good portion of the variance in personal income. But a large portion is also left unexplained.

Studies with a wider range of variables than those available in the Public Use Microdata Sample of the census may be able to explain more of the variance in personal incomes of older people. For example, age discrimination in hiring practices may account for some variation in the personal incomes of older people. It was shown that employed older persons tend to be concentrated in industrial sectors in which there is relatively high self-employment. Workers in these sectors are more immune from the vagaries of employers' hiring practices. Age discrimination in hiring is not easily measured, however. Measures of health and disability would most likely account for a portion of the variation in personal incomes of older people. Preretirement financial planning is another aspect of economic well-being that would be difficult to measure, though pertinent to the incomes of older people. Studies that could make use of a broader array of measures would, consequently, be worthwhile.

The chief finding on how residence affects the elderly's personal income is that a concentration of older people with certain personal characteris-

[8] Variables discussed as having predictive power in explaining personal income were significant at the 0.05 or higher level of probability.

tics contributes most to lower incomes in nonmetro areas. Residence in a nonmetro area in and of itself has no effect on the lower incomes of older inhabitants.

Hypothesized Relationships: Poverty Status. A key reason for performing regression analyses on both personal income and degree of poverty is to compare the characteristics of older people that contribute to their personal incomes and to the poverty status of their households. If the factors differ somewhat, it is important to know in what ways they do so. The two factors were thus isolated and analyzed separately.

For the regression analysis of poverty status (degree of poverty), the identical set of independent variables was used as was used in the personal income equation. The same relationships were posited as in the personal income analysis, except for links predicted for marital status and living arrangements. It was expected that older married persons would be more likely to live in households above the poverty threshold than older unmarried persons. Furthermore, it was anticipated that older people who live in family households would be more likely to live above the poverty threshold than older people who live in nonfamily households.[9]

Regression Results: Poverty Status. Educational attainment, race, marital status, and living arrangements were significant predictors of poverty status, or degree of poverty, among older people (table 23). Older whites were more likely than older blacks to live above the poverty threshold. This finding reflects continuing economic inequality between black and white households in the United States. The standardized coefficient, though significant, is not as large as one might have expected. The distribution on race is skewed, which would tend to reduce the size of the regression coefficient. It could also be that transfer payments to older people have lessened economic inequalities between blacks and whites, though longitudinal data are not available to prove or disprove that point. Controlling for educational level may also have reduced the magnitude of the difference on race.

Better educated older people were significantly more likely to live in households above the poverty line than were less educated older people. This effect reconfirms the importance of educational attainment to the economic well-being of people throughout life.

As hypothesized, marital status and living arrangements explained significant amounts of variance in the degree of poverty among older persons' households. The direction of the relationship between marital status and degree of poverty was opposite that expected, however. After controlling for the effects of other variables in the model, it was found that unmarried older people were more likely than married older people to live in households above the poverty line.

Living arrangements had a pronounced positive effect on degree of poverty, indicating that older people residing in family households are far less likely to be impoverished than older people living alone or with nonrelatives. When both marital status and living arrangements were controlled, however, it was found that older unmarried people living in family households tended to be relatively more likely than others to live above the

Table 23—Regression of factors affecting poverty status of elders 65 years of age or more

Independent variables	Dependent variable of poverty status	
	Standardized coefficient	Unstandardized coefficient[1]
Age	−0.09	−0.031 (.001)
Sex	.02	.088 (.027)
Race	.12	1.004 (.045)
Education	.18	.107 (.003)
Employment status	.07	.477 (.044)
Occupational status	.09	.305 (.021)
Marital status	−.13	−.601 (.038)
Living arrangements	.51	2.510 (.037)
Migration status	−.02	−.131 (.041)
Region	.04	.220 (.026)
Metro/nonmetro residence	.05	.260 (.027)
Residence type	.19	1.085 (.030)
Constant	NA	2.505
R^2 = .38	NA	NA

NA = Not applicable.

[1] Numbers in parentheses are standard errors.

Number of observations = 24,762.

Source: U.S. Department of Commerce, Bureau of the Census, Public Use Microdata Sample, 1980.

[9] See table 2 of (*10*).

poverty line. It is consequently the older people living with nonspousal relatives in family households who are most likely to live in a household above the poverty threshold. (At the least, their households are less likely to be disadvantaged.) Older people who live with a relative other than a spouse most often live with an adult child (*20*).

Report findings suggest that the economic vulnerability of segments of the older population will continue, but is masked by the fact that these elderly join family households with working members whose income raises them above the poverty line. These elderly people would have low household incomes were they not living with working-age family members. They may have relinquished independent living arrangements to avoid poverty. A great deal has been written in recent years about the good economic status of the U.S. elderly compared with that of younger people (*17*). But, some have stressed that suggested policy changes aimed at reducing the share of Government spending on the elderly should be designed with a means test, because economic circumstances of the elderly vary widely (*13*). Findings from the research prepared for this report add support to the argument that economic conditions are precarious for significant numbers of the older population.

The standardized regression coefficient for living arrangements was 0.51, which was by far the largest of the coefficients in the regression equation. That result shows that living in a family household is by far the most important factor in raising the economic level of the elderly above the poverty level.

The rest of the personal characteristics, age, sex, labor force status, occupational status, and migration status, were unimportant predictors of household poverty, although all coefficients except those for migration status were in the expected direction. After controlling for other factors, it was found that age and sex did not strongly influence degree of poverty.

These findings, while surprising, show the great importance of living arrangements to the economic well-being of elderly people. What apparently tends to thrust the oldest elders into poverty is the greater likelihood of living alone. Moreover, after living arrangements, marital status, occupational status, and labor force status are accounted for, older women are no more likely than older men to live in households that are below the poverty threshold, since family households have an opportunity to pool their financial resources. Nonrelative households, consisting of single-person households and a small number of households of unrelated persons cannot combine resources at all, or at least as effectively as family households. Persons of more advanced age, and especially women, are the members of the elderly population who are most likely to live alone. During the next 30–50 years, however, the economic condition of older women should improve because many more women will have been wage earners.

Labor force and occupational status also did not have large effects on the degree of poverty, although the coefficients approached statistical significance. The labor force status and occupational status of each older person apparently do not bear formidably on the overall economic well-being of the household. The levels of income of other household members also have an effect.

People's migration status did not predict their degree of poverty. Although descriptive analyses have shown households of migrants from metro to nonmetro areas to be more affluent than nonmigrant ones, the distribution of the variable is skewed in favor of nonmigrant households and that may be a reason for the nonsignificant findings. It may also be that, after the effects of age, sex, race, and education are controlled, migrants are no more or no less likely than long-term residents to be in poverty.

Among the residential variables, residence type was the only characteristic having a large effect on the degree of poverty of older people. Elderly rural farm and nonfarm residents are more likely to live in households below the poverty level than older inhabitants of city or suburban residences. The isolating characteristics of rural residence, therefore, have some influence on the degree of poverty of households in which elderly members are present. The reason that metro or nonmetro residence and region did not have large effects on poverty may be their more diverse residential mixes. Most nonmetro and metro counties have a mix of rural and urban territories, and all regions have a mix of residential types. Residential differences may not be as sharp among the elderly population as was once the case, with more affluent people moving from metro to nonmetro areas, to the South, and to other parts of the Sunbelt, and with Social Security, Medicare, and other transfer payments reaching people throughout the country. Geographic distribution is still important

to the overall status of the household when the comparison is between rural and urban/suburban residence, however.

As to poverty status, it was concluded from the data that the personal characteristics of older people are more important determinants of economic well-being than their residential attributes, although rural or urban residence also affects the status of households in which elderly members are present. The independent variables explained 38 percent of the variance in poverty status. Especially important were living arrangements and, to lesser degrees, race, educational attainment, marital status, and rural versus urban or suburban residence.

Characteristics specific to individuals, and those that reflect longstanding patterns for achieving social mobility and affluence in our society, were predictors of higher personal incomes of older people. As determinants of income; educational and occupational attainment, labor force participation, and the male role tradition of economic dominance are consistent with status attainment models for adults of all ages.

The regression results on poverty status show a wider range of factors predicting whether elderly individuals live in households above or below the poverty threshold. Two characteristics specific to older people, race and education, were related to poverty status. Formal education was significant in both equations, showing the degree to which education influences economic well-being in our society. Race, too, has historically influenced economic well-being in U.S. society.

Most crucial, however, to older people living in households above the poverty threshold is that they live in family households. Living alone or with nonrelatives is more likely to lead an older person into a state of poverty. Women tend to have relatively low personal incomes but are often able to avoid poverty because they live with spouses or other family members whose overall economic status exceeds the poverty threshold.

The persistence of rural-urban differences in economic well-being was shown in the poverty status equation but not in the personal income equation. It is not entirely clear why that was the case. Poverty, as data indicate, is more widespread in rural locations, and thus it is possible that wealth is concentrated in fewer hands among rural residents than it is among urban residents.

Implications

America's nonmetro population parallels an overall U.S. trend: its older population is rapidly increasing in both size and proportion. Attention needs to be focused on the problems of the nonmetro older population in view of these facts:

- A disproportionate share of the U.S. older population lives in nonmetro areas,
- Rapid population growth of nonmetro retirement counties continues into the 1980's, and
- Many nonmetro counties have high concentrations of older people.

Older people are the leading users of medical services in the United States. But, obtaining access and availability to health care services often poses problems in low-density, sparsely populated nonmetro communities, because sophisticated medical care is concentrated in metro centers. Isolated nonmetro communities may be far from these services and restricted in their ability to provide like services in their own jurisdictions.

Conditions for older people are not uniform across all nonmetro communities. Nonmetro retirement counties, for example may be reaching the point where they can achieve economies of scale in providing goods and services because of inmigration of relatively affluent people of retirement age. Such retirees, who migrated from metro to nonmetro areas, are better off economically than the elderly populations they join. Their presence has probably improved local tax bases in many nonmetro areas. Their higher and more secure incomes from Social Security, pensions, and investments stimulate retail and other business activity in local economies.

Offsetting this situation is the fact that elderly people who move from metro to nonmetro areas have shown a preference for living in the rural countryside rather than in towns. They have placed themselves at relative disadvantage in obtaining goods and services offered in nonmetro towns or adjacent metro areas (*9*). Traveling greater distances to services may not present problems for the younger elders who form the major portion of the retiree migrant stream. Nonetheless, once these people reach advanced ages, become widowed, and decline in health, many will likely face additional moves to be closer to medical facilities or to their children.

One important question from a policy and program development standpoint is how high-growth

nonmetro retirement communities can best meet the needs of elderly urbanite newcomers. The higher incomes of newcomers stimulate demand for goods and services and often drive growth in parts of the country that are historically below average in services and facilities for older people and in community wealth. Strains on infrastructure are evident in retirement areas in which increased demand has outpaced basic facilities and services (*16*). In the short term, this facet of rapid growth in the Nation's elderly population may present difficulties for many nonmetro communities.

Compared with conditions in nonmetro retirement counties, conditions in the predominantly farming-dependent areas of the Midwest and Southwest where a high percentage of elderly are concentrated are less bright. Businesses and services have been declining in these areas because of farm financial stress. Local tax bases shrank as many families quit farming and as farm-dependent businesses moved away (*25*). Shrinking tax bases lead to cutbacks in public services, including those for the elderly. Moreover, older people in farm-dependent areas, who own a disproportionate share of the country's farmland, have been directly affected by the sharp declines in farmland values and rents. Falling land prices and rents reduced both their assets and incomes (*5, 14*).

Persons age 85 and more form the fastest growing segment of the older population. Major concerns are developing over their living arrangements, health care needs, and low levels of income. Among the oldest of the group, physical deterioration, mental infirmities, and widowhood are common. This trend suggests greater need for nursing homes and alternative types of long-term care. Because of the high cost of nursing home care, policymakers are attempting to develop solutions that include government-funded community-based care and natural helper networks (*6*).

The disparity in income of the metro and nonmetro elderly has persisted over time, as it has for metro and nonmetro residents of all ages. Social Security provides a steady and rather secure income source for most older people, and Medicare is available to all older people who can co-pay portions of their medical care. Because retirement is closely tied to people's earnings history, however, Social Security and other transfer programs have not equalized economic well-being between metro and nonmetro elderly any more than other programs have in the income-earning years. Economic disadvantages of rural life are from the cradle to the grave. And, when the greater isolation and lower incomes of rural residents are compounded by other disadvantaging characteristics of the nonmetro older population, such as less education, income can be quite low. How the economic disadvantages of the nonmetro older population can be eliminated is an income maintenance issue. It is a critical issue to be considered in the upcoming debates on national welfare reform.

This research has shown that there are important, persistent differences in the characteristics of nonmetro older people, and that some translate into lower personal incomes and higher family poverty rates. Conditions in rural areas and small towns are more similar to conditions in large urban areas of the Nation than they once were. Nonetheless, all meaningful differences have not ended, nor are they ever likely to disappear. Small, sparsely settled communities will continue to impose somewhat different conditions on their elderly inhabitants, and find different solutions to their problems.

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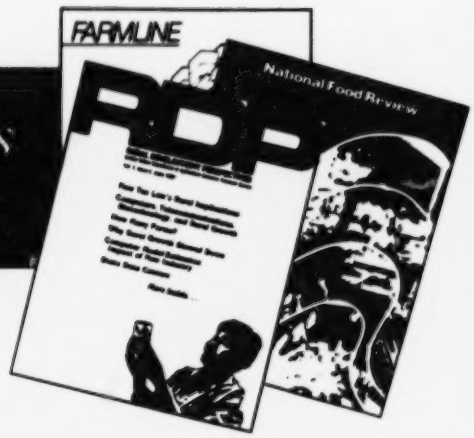

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